2023 EU-wide Stress Test

Bank Name	Société Générale S.A.
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

2023 EU-wide Stress Test: Summary

Société Générale S.A.

(mln EUR, %)	Actual	Baseline Scenario			Adverse Scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	11,666	11,553	11,466	11,026	9,997	9,908	10,566
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	5,188	4,203	4,203	4,203	-333	2,791	2,791
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,571	-541	-1,385	-1,347	-4,502	-2,333	-2,036
Profit or (-) loss for the year	**2,899**	**3,526**	**3,041**	**2,480**	**-8,250**	**-232**	**325**
Coverage ratio: non-performing exposure (%)	47.55%	42.73%	38.90%	36.51%	43.49%	39.48%	37.62%
Common Equity Tier 1 capital	48,639	49,159	49,211	47,900	36,935	36,105	34,546
Total Risk exposure amount (all transitional adjustments included)	360,465	372,426	380,298	387,204	386,837	411,862	421,563
Common Equity Tier 1 ratio, %	**13.49%**	**13.20%**	**12.94%**	**12.37%**	**9.55%**	**8.77%**	**8.19%**
Fully loaded Common Equity Tier 1 ratio, %	**13.32%**	**13.17%**	**12.93%**	**12.37%**	**9.36%**	**8.73%**	**8.19%**
Tier 1 capital	58,727	59,248	59,299	57,989	47,023	46,194	44,634
Total leverage ratio exposures	1,344,870	1,344,870	1,344,870	1,344,870	1,344,870	1,344,870	1,344,870
Leverage ratio, %	**4.37%**	**4.41%**	**4.41%**	**4.31%**	**3.50%**	**3.43%**	**3.32%**
Fully loaded leverage ratio, %	**4.11%**	**4.19%**	**4.20%**	**4.10%**	**3.24%**	**3.22%**	**3.11%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**13.39%**						

IFRS 9 transitional arrangements?	Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

		Actual 31/12/2022* Exposure values A-IRB		F-IRB		Risk exposure amounts A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Société Générale S.A.	Central banks	217,322	13	0	0	421	0	0	0	174,713	17	13	0	0	13	100.00%
	Central governments	98,960	79	61	0	5,619	41	6	0	90,083	5,341	401	6	7	68	17.02%
	Institutions	57,633	204	1	0	8,031	580	1	0	31,323	535	310	3	23	104	33.52%
	Corporates	312,704	4,727	5,644	163	113,898	5,302	4,183	0	240,324	15,501	4,929	455	1,199	2,324	47.14%
	Corporates - Of Which: Specialised Lending	63,877	1,157	0	0	18,547	784	0	0	56,141	3,612	1,256	55	331	527	41.99%
	Corporates - Of Which: SME	34,616	1,598	2,368	100	18,882	2,471	1,622	0	31,923	3,425	1,700	132	240	800	47.06%
	Retail	190,027	3,588	0	0	34,000	3,033	0	0	159,433	29,626	4,076	180	431	1,852	45.43%
	Retail - Secured on real estate property	131,502	640	0	0	15,370	1,198	0	0	112,264	18,756	1,121	14	87	235	20.95%
	Retail - Secured on real estate property - Of Which: SME	5,321	76	0	0	729	98	0	0	4,372	930	94	1	2	24	25.35%
	Retail - Secured on real estate property - Of Which: non-SME	126,181	564	0	0	14,641	1,100	0	0	107,892	17,826	1,027	13	86	211	20.55%
	Retail - Qualifying Revolving	4,991	235	0	0	1,273	247	0	0	1,799	3,192	236	13	37	136	57.54%
	Retail - Other Retail	53,534	2,712	0	0	17,357	1,588	0	0	45,370	7,677	2,719	153	306	1,481	54.47%
	Retail - Other Retail - Of Which: SME	21,577	1,294	0	0	6,768	775	0	0	16,692	4,883	1,297	51	143	668	51.50%
	Retail - Other Retail - Of Which: non-SME	31,957	1,418	0	0	10,589	813	0	0	28,677	2,795	1,422	102	163	813	57.18%
	Equity	5,149	0			16,616	0			5,149	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	664	88			105	6			482	182	88	0	0	0	0.00%
	IRB TOTAL	**882,459**	**8,699**	**5,706**	**163**	**178,690**	**8,963**	**4,190**	**0**	**701,506**	**51,201**	**9,817**	**644**	**1,660**	**4,360**	**44.42%**

		Actual 31/12/2022* Exposure values A-IRB		F-IRB		Risk exposure amounts A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	129,238	0	0	0	0	0	0	0	108,478	17	0	0	0	0	-
	Central governments	43,045	0	49	0	253	11	0	0	38,891	2,945	0	0	2	11	-
	Institutions	20,765	7	1	0	1,385	6	1	0	10,012	192	90	0	1	7	8.31%
	Corporates	97,944	2,645	5,643	163	51,019	3,495	4,183	0	83,145	8,091	2,799	273	573	1,344	48.00%
	Corporates - Of Which: Specialised Lending	8,817	150	0	0	4,194	152	0	0	8,076	485	153	13	79	54	35.58%
	Corporates - Of Which: SME	22,007	1,148	2,368	100	13,489	1,706	1,622	0	20,365	2,714	1,253	98	188	632	50.41%
	Retail	159,569	2,871	0	0	25,562	2,444	0	0	133,279	25,394	3,354	111	325	1,448	43.17%
	Retail - Secured on real estate property	115,182	489	0	0	12,481	1,043	0	0	98,904	15,799	968	6	61	189	19.49%
	Retail - Secured on real estate property - Of Which: SME	5,121	65	0	0	700	81	0	0	4,201	903	82	1	2	22	26.48%
	Retail - Secured on real estate property - Of Which: non-SME	110,061	423	0	0	11,781	962	0	0	94,703	14,896	886	5	60	167	18.85%
	Retail - Qualifying Revolving	4,604	223	0	0	1,224	237	0	0	1,482	3,122	223	13	36	126	56.30%
	Retail - Other Retail	39,783	2,159	0	0	11,857	1,164	0	0	32,893	6,473	2,163	92	228	1,134	52.41%
	Retail - Other Retail - Of Which: SME	16,016	1,076	0	0	4,991	593	0	0	11,839	4,177	1,076	34	115	556	51.72%
	Retail - Other Retail - Of Which: non-SME	23,766	1,083	0	0	6,866	571	0	0	21,054	2,296	1,087	58	113	577	53.10%
	Equity	4,476	0			14,329	0			4,476	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	584	74			69	5			427	157	74	0	0	0	0.00%
	IRB TOTAL	**455,621**	**5,596**	**5,693**	**163**	**92,617**	**5,960**	**4,188**	**0**	**378,708**	**36,796**	**6,317**	**385**	**900**	**2,810**	**44.49%**

		Actual 31/12/2022* Exposure values A-IRB		F-IRB		Risk exposure amounts A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	4	0	0	0	0	0	0	0	4	0	0	0	0	0	-
	Central governments	3,056	0	0	0	1	0	0	0	2,934	15	7	0	0	0	0.00%
	Institutions	485	0	0	0	78	0	0	0	164	21	0	0	0	0	-
	Corporates	9,366	3	0	0	1,417	1	0	0	7,908	411	64	5	13	1	1.03%
	Corporates - Of Which: Specialised Lending	1,666	0	0	0	214	0	0	0	1,494	90	54	1	6	0	0.00%
	Corporates - Of Which: SME	472	3	0	0	120	1	0	0	461	5	3	1	0	1	20.24%
	Retail	186	2	0	0	29	2	0	0	181	5	2	0	0	1	36.71%
	Retail - Secured on real estate property	54	1	0	0	10	2	0	0	50	4	1	0	0	0	10.48%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	54	1	0	0	10	2	0	0	50	4	1	0	0	0	10.48%
	Retail - Qualifying Revolving	3	0	0	0	1	0	0	0	3	0	0	0	0	0	69.31%
	Retail - Other Retail	129	1	0	0	19	0	0	0	128	1	1	0	0	0	48.61%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	33.47%
	Retail - Other Retail - Of Which: non-SME	128	1	0	0	18	0	0	0	127	1	1	0	0	0	48.67%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**13,097**	**5**	**0**	**0**	**1,524**	**3**	**0**	**0**	**11,192**	**451**	**73**	**5**	**13**	**1**	**1.83%**

		Actual 31/12/2022* Exposure values A-IRB		F-IRB		Risk exposure amounts A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks	7,835	0	0	0	0	0	0	0	330	0	0	0	0	0	-
	Central governments	7,372	0	0	0	2	0	0	0	6,790	24	36	0	0	0	0.00%
	Institutions	2,430	0	0	0	453	0	0	0	1,994	33	16	0	0	2	11.00%
	Corporates	14,349	338	0	0	7,647	369	0	0	13,348	565	337	44	66	192	56.90%
	Corporates - Of Which: Specialised Lending	2,321	20	0	0	1,449	28	0	0	2,171	150	20	12	18	5	26.14%
	Corporates - Of Which: SME	4,849	162	0	0	2,385	198	0	0	4,549	245	163	17	29	92	56.67%
	Retail	17,817	244	0	0	3,566	198	0	0	14,448	3,367	245	14	52	130	53.07%
	Retail - Secured on real estate property	14,979	115	0	0	2,543	51	0	0	12,115	2,863	115	6	26	36	31.25%
	Retail - Secured on real estate property - Of Which: SME	30	0	0	0	3	0	0	0	28	1	0	0	0	0	0.41%
	Retail - Secured on real estate property - Of Which: non-SME	14,949	115	0	0	2,540	51	0	0	12,087	2,861	115	6	26	36	31.32%
	Retail - Qualifying Revolving	356	8	0	0	43	5	0	0	287	69	8	0	2	7	84.24%
	Retail - Other Retail	2,482	121	0	0	979	142	0	0	2,046	435	121	7	24	87	71.64%
	Retail - Other Retail - Of Which: SME	812	67	0	0	436	59	0	0	641	170	67	5	17	53	79.47%
	Retail - Other Retail - Of Which: non-SME	1,671	54	0	0	544	83	0	0	1,405	265	54	3	7	34	62.01%
	Equity	89	0			328	0			89	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**49,891**	**582**	**0**	**0**	**11,996**	**567**	**0**	**0**	**36,998**	**3,988**	**634**	**58**	**118**	**323**	**51.01%**

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SWITZERLAND	**Central banks**	14,861	0	0	0	0	0	0	0	14,837	0	0	0	0	0	-
	Central governments	269	0	0	0	0	0	0	0	214	0	0	0	0	0	-
	Institutions	869	0	0	0	82	0	0	0	147	0	0	0	0	0	-
	Corporates	7,089	11	0	0	1,474	43	0	0	5,610	8	11	2	0	1	7.50%
	Corporates - Of Which: Specialised Lending	4,676	0	0	0	700	0	0	0	4,030	0	0	1	0	0	-
	Corporates - Of Which: SME	154	10	0	0	42	41	0	0	144	0	10	0	0	1	5.52%
	Retail	738	27	0	0	134	108	0	0	704	20	27	1	0	9	33.51%
	Retail - Secured on real estate property	339	20	0	0	90	85	0	0	322	17	20	0	0	6	30.25%
	Retail - Secured on real estate property - Of Which: SME	0	2	0	0	0	13	0	0	0	0	2	0	0	0	5.16%
	Retail - Secured on real estate property - Of Which: non-SME	339	18	0	0	90	72	0	0	322	17	18	0	0	6	33.14%
	Retail - Qualifying Revolving	4	1	0	0	1	0	0	0	3	0	1	0	0	1	90.04%
	Retail - Other Retail	395	5	0	0	43	23	0	0	379	2	5	0	0	2	33.64%
	Retail - Other Retail - Of Which: SME	3	3	0	0	1	17	0	0	1	1	3	0	0	0	5.80%
	Retail - Other Retail - Of Which: non-SME	393	3	0	0	43	6	0	0	377	1	3	0	0	2	64.08%
	Equity	7	0			18	0			7	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**23,835**	**38**	**0**	**0**	**1,708**	**152**	**0**	**0**	**21,521**	**27**	**38**	**3**	**1**	**10**	**26.01%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	**Central banks**	1,099	0	0	0	0	0	0	0	881	0	0	0	0	0	-
	Central governments	2,672	0	0	0	0	0	0	0	1,656	825	57	0	0	0	0.00%
	Institutions	1,513	0	0	0	395	0	0	0	229	0	8	0	0	0	0.00%
	Corporates	12,448	173	0	0	4,480	79	0	0	9,706	667	204	19	16	105	51.40%
	Corporates - Of Which: Specialised Lending	1,356	0	0	0	283	0	0	0	908	202	20	1	1	0	0.00%
	Corporates - Of Which: SME	1,786	32	0	0	757	3	0	0	1,573	213	32	4	3	16	48.05%
	Retail	2,875	65	0	0	807	15	0	0	2,523	351	66	6	5	21	31.74%
	Retail - Secured on real estate property	32	0	0	0	7	0	0	0	30	1	0	0	0	0	33.46%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	1	0	0	0	4	0	0	0	0	0	33.46%
	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	6	0	0	0	27	1	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	62.24%
	Retail - Other Retail	2,842	65	0	0	800	15	0	0	2,491	350	66	6	5	21	31.70%
	Retail - Other Retail - Of Which: SME	2,825	65	0	0	799	14	0	0	2,474	350	65	6	5	21	31.57%
	Retail - Other Retail - Of Which: non-SME	17	0	0	0	1	0	0	0	17	0	0	0	0	0	61.36%
	Equity	9	0			18	0			9	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	46	0			31	0			45	1	0	0	0	0	-
	IRB TOTAL	**20,663**	**238**	**0**	**0**	**5,731**	**93**	**0**	**0**	**15,049**	**1,845**	**334**	**26**	**21**	**126**	**37.57%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	**Central banks**	3,842	0	0	0	0	0	0	0	3,823	0	0	0	0	0	-
	Central governments	2,623	0	0	0	1	0	0	0	2,417	36	5	0	0	0	0.00%
	Institutions	5,213	0	0	0	526	0	0	0	1,926	0	0	0	0	0	-
	Corporates	17,096	36	0	0	4,291	40	0	0	10,073	671	61	7	44	6	9.23%
	Corporates - Of Which: Specialised Lending	3,873	31	0	0	810	24	0	0	3,341	255	49	3	4	5	10.65%
	Corporates - Of Which: SME	63	5	0	0	17	16	0	0	62	0	5	0	0	0	7.43%
	Retail	400	8	0	0	74	10	0	0	386	14	8	0	0	2	23.11%
	Retail - Secured on real estate property	207	5	0	0	58	7	0	0	197	10	5	0	0	1	22.34%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	204	5	0	0	58	7	0	0	194	10	5	0	0	1	22.34%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	71.60%
	Retail - Other Retail	191	3	0	0	16	3	0	0	187	4	3	0	0	1	20.79%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	1	2	0	0	0	0	23.76%
	Retail - Other Retail - Of Which: non-SME	188	3	0	0	16	3	0	0	186	2	3	0	0	1	20.73%
	Equity	8	0			17	0			8	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**29,182**	**44**	**0**	**0**	**4,909**	**50**	**0**	**0**	**18,634**	**720**	**74**	**8**	**44**	**8**	**10.22%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	**Central banks**	38	0	0	0	6	0	0	0	8	0	0	0	0	0	-
	Central governments	1,726	0	0	0	455	1	0	0	936	687	40	0	3	0	0.91%
	Institutions	661	0	0	0	358	0	0	0	146	1	0	0	0	0	-
	Corporates	7,720	106	0	0	3,151	94	0	0	6,809	370	103	14	31	38	36.87%
	Corporates - Of Which: Specialised Lending	2,312	21	0	0	515	13	0	0	2,220	1	21	2	0	4	17.35%
	Corporates - Of Which: SME	1,881	62	0	0	950	38	0	0	1,663	210	63	7	11	32	50.72%
	Retail	5,520	339	0	0	3,287	219	0	0	5,150	370	339	46	47	227	66.76%
	Retail - Secured on real estate property	31	0	0	0	7	0	0	0	31	1	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	30	0	0	0	7	0	0	0	29	1	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	74.07%
	Retail - Other Retail	5,488	339	0	0	3,280	218	0	0	5,118	369	339	46	47	227	66.76%
	Retail - Other Retail - Of Which: SME	1,666	82	0	0	444	87	0	0	1,513	152	83	6	4	37	44.06%
	Retail - Other Retail - Of Which: non-SME	3,822	256	0	0	2,836	131	0	0	3,605	216	256	40	43	190	74.10%
	Equity	2	0			3	0			2	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**15,668**	**445**	**0**	**0**	**7,260**	**313**	**0**	**0**	**13,051**	**1,428**	**482**	**61**	**81**	**265**	**54.95%**

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

(mln EUR, %)

		Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	**Central banks**	14,210	0	0	0	22	0	0	0	13,620	0	0	0	0	0	-
	Central governments	1,083	0	0	0	86	0	0	0	745	52	71	0	0	0	0.00%
	Institutions	1,433	0	0	0	191	0	0	0	705	0	0	0	0	0	-
	Corporates	2,980	0	0	0	529	0	0	0	1,224	80	0	1	0	0	-
	Corporates - Of Which: Specialised Lending	682	0	0	0	162	0	0	0	663	17	0	1	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	14.62%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.62%
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**19,707**	**0**	**0**	**0**	**828**	**1**	**0**	**0**	**16,296**	**132**	**71**	**1**	**0**	**0**	**0.00%**

(mln EUR, %)

		Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	**Central banks**	11,611	0	0	0	0	0	0	0	410	0	0	0	0	0	-
	Central governments	901	0	0	0	1	0	0	0	900	1	0	0	0	0	-
	Institutions	1,043	0	0	0	44	0	0	0	846	0	0	0	0	0	-
	Corporates	15,373	34	0	0	3,462	117	0	0	10,761	580	47	5	47	11	24.18%
	Corporates - Of Which: Specialised Lending	3,158	1	0	0	693	2	0	0	2,132	183	14	1	2	1	4.65%
	Corporates - Of Which: SME	942	29	0	0	178	112	0	0	903	3	29	1	1	7	24.95%
	Retail	88	5	0	0	17	10	0	0	84	3	5	0	0	2	38.69%
	Retail - Secured on real estate property	30	0	0	0	8	1	0	0	29	1	0	0	0	0	33.55%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	33.55%
	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	8	1	0	0	27	1	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	67.90%
	Retail - Other Retail	58	5	0	0	8	10	0	0	54	2	5	0	0	2	38.44%
	Retail - Other Retail - Of Which: SME	3	0	0	0	2	0	0	0	1	2	0	0	0	0	58.36%
	Retail - Other Retail - Of Which: non-SME	54	5	0	0	7	10	0	0	53	0	5	0	0	2	38.29%
	Equity	260	0			950	0			260	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**29,276**	**38**	**0**	**0**	**4,475**	**127**	**0**	**0**	**13,261**	**584**	**51**	**5**	**47**	**13**	**25.51%**

(mln EUR, %)

		Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	27,822	0	0	0	0	0	0	0	26,207	0	0	0	0	0	-
	Central governments	16,223	0	0	0	2	0	0	0	16,223	0	0	0	0	0	-
	Institutions	7,248	0	0	0	549	0	0	0	5,685	15	0	0	0	0	-
	Corporates	66,346	183	0	0	15,064	101	0	0	46,313	1,542	132	23	163	37	28.05%
	Corporates - Of Which: Specialised Lending	12,465	142	0	0	3,211	75	0	0	11,515	608	126	3	44	34	27.17%
	Corporates - Of Which: SME	170	0	0	0	133	0	0	0	168	0	0	1	0	0	100.00%
	Retail	57	0	0	0	12	0	0	0	54	2	1	0	0	0	32.75%
	Retail - Secured on real estate property	38	0	0	0	8	0	0	0	36	2	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	7	0	0	0	0	0	0	0	6	1	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	8	0	0	0	30	1	0	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	52.49%
	Retail - Other Retail	17	0	0	0	4	0	0	0	16	1	1	0	0	0	30.72%
	Retail - Other Retail - Of Which: SME	5	0	0	0	2	0	0	0	4	0	1	0	0	0	7.75%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	2	0	0	0	11	1	0	0	0	0	63.40%
	Equity	8	0			17	0			8	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**117,704**	**183**	**0**	**0**	**15,644**	**101**	**0**	**0**	**94,491**	**1,559**	**133**	**24**	**163**	**37**	**28.09%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

Baseline Scenario

Société Générale S.A. (mln EUR, %)	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	174,629	34	80	0	0	13	16.45%	174,548	51	144	0	0	13	9.15%	174,466	69	209	0	0	13	6.31%
Central governments	89,499	5,838	488	29	8	103	21.14%	89,013	6,245	567	29	7	135	23.75%	88,601	6,579	645	29	6	166	25.73%
Institutions	30,690	1,144	333	5	4	110	33.07%	30,666	1,141	360	4	4	117	32.44%	30,572	1,208	387	4	4	123	31.79%
Corporates	226,739	26,212	7,802	283	601	3,099	39.71%	224,173	26,553	10,027	253	579	3,662	36.52%	220,905	27,744	12,105	248	582	4,182	34.55%
Corporates - Of Which: Specialised Lending	54,738	4,227	2,043	38	157	692	33.86%	54,178	4,253	2,577	36	131	797	30.94%	53,343	4,595	3,070	35	119	889	28.97%
Corporates - Of Which: SME	28,922	5,710	2,416	76	196	988	40.89%	28,224	5,790	3,033	69	192	1,134	37.37%	27,566	5,862	3,620	67	195	1,272	35.14%
Retail	156,773	30,078	6,284	142	497	2,285	36.37%	154,263	30,452	8,419	129	482	2,680	31.84%	152,184	30,504	10,446	125	464	3,062	29.32%
Retail - Secured on real estate property	112,660	17,719	1,763	3	61	242	13.71%	111,767	18,055	2,319	3	62	248	10.70%	110,995	18,294	2,853	3	62	254	8.92%
Retail - Secured on real estate property - Of Which: SME	3,954	1,243	200	1	3	25	12.61%	3,858	1,229	310	1	3	27	8.59%	3,775	1,206	415	1	3	28	6.75%
Retail - Secured on real estate property - Of Which: non-SME	108,706	16,476	1,563	2	58	217	13.86%	107,910	16,827	2,009	2	59	222	11.03%	107,220	17,088	2,437	2	59	226	9.29%
Retail - Qualifying Revolving	1,726	3,166	334	8	44	187	55.97%	1,674	3,130	423	7	42	217	51.42%	1,635	3,088	504	7	39	245	48.68%
Retail - Other Retail	42,387	9,193	4,187	131	391	1,857	44.34%	40,822	9,267	5,677	120	379	2,215	39.01%	39,555	9,121	7,090	115	363	2,563	36.14%
Retail - Other Retail - Of Which: SME	14,878	5,863	2,131	43	218	814	38.18%	14,234	5,703	2,935	41	201	948	32.32%	13,670	5,512	3,690	39	190	1,076	29.18%
Retail - Other Retail - Of Which: non-SME	27,509	3,330	2,056	88	174	1,043	50.73%	26,588	3,564	2,743	79	177	1,266	46.17%	25,885	3,609	3,400	76	173	1,486	43.71%
Equity	5,147	1	2	0	0	0	0.01%	5,144	1	3	0	0	0	0.01%	5,142	2	5	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	412	235	106	1	6	3	3.11%	394	239	119	1	6	6	4.92%	379	241	132	1	6	8	6.28%
IRB TOTAL	**683,888**	**63,541**	**15,095**	**459**	**1,116**	**5,614**	**37.19%**	**678,201**	**64,682**	**19,641**	**416**	**1,078**	**6,613**	**33.67%**	**672,250**	**66,346**	**23,928**	**406**	**1,062**	**7,555**	**31.57%**

Baseline Scenario

FRANCE (mln EUR, %)	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	108,417	27	50	0	0	0	0.00%	108,356	38	100	0	0	0	0.00%	108,294	49	151	0	0	0	0.00%
Central governments	38,585	3,232	19	7	2	19	96.08%	38,322	3,476	39	7	2	26	68.18%	38,096	3,682	58	7	1	34	58.64%
Institutions	9,534	667	95	0	1	8	8.41%	9,583	611	100	0	1	9	8.62%	9,549	640	106	0	1	9	8.85%
Corporates	74,845	15,014	4,176	165	332	1,724	41.29%	73,637	15,132	5,267	146	349	2,031	38.56%	72,141	15,601	6,293	143	362	2,320	36.86%
Corporates - Of Which: Specialised Lending	7,832	611	270	8	26	77	28.41%	7,709	667	337	8	28	92	27.32%	7,555	753	405	8	30	108	26.59%
Corporates - Of Which: SME	17,709	4,827	1,796	64	167	772	42.98%	17,162	4,909	2,261	57	173	891	39.38%	16,642	4,988	2,703	55	178	1,004	37.16%
Retail	129,660	27,145	5,221	85	377	1,748	33.48%	127,932	27,144	6,952	77	349	1,985	28.55%	126,539	26,935	8,554	75	329	2,199	25.70%
Retail - Secured on real estate property	97,723	16,428	1,521	2	60	195	12.82%	97,041	16,620	2,009	2	61	201	9.98%	96,519	16,678	2,474	2	61	206	8.32%
Retail - Secured on real estate property - Of Which: SME	3,809	1,194	184	1	3	23	12.50%	3,720	1,177	290	1	3	24	8.40%	3,643	1,153	391	1	3	26	6.56%
Retail - Secured on real estate property - Of Which: non-SME	93,913	15,234	1,337	2	57	172	12.86%	93,322	15,443	1,720	2	58	176	10.25%	92,876	15,525	2,083	2	58	180	8.66%
Retail - Qualifying Revolving	1,400	3,108	320	7	43	176	55.04%	1,360	3,061	406	7	40	205	50.55%	1,328	3,014	485	6	38	232	47.87%
Retail - Other Retail	30,538	7,610	3,381	75	274	1,378	40.74%	29,530	7,463	4,536	68	248	1,579	34.81%	28,692	7,243	5,594	66	230	1,760	31.47%
Retail - Other Retail - Of Which: SME	10,179	5,103	1,809	32	180	667	36.86%	9,708	4,907	2,477	31	164	764	30.86%	9,289	4,713	3,090	29	153	853	27.59%
Retail - Other Retail - Of Which: non-SME	20,358	2,507	1,572	43	94	711	45.21%	19,822	2,556	2,059	38	84	815	39.56%	19,403	2,530	2,504	37	77	908	36.25%
Equity	4,474	0	1	0	0	0	0.01%	4,472	1	3	0	0	0	0.01%	4,470	1	4	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	402	166	90	1	5	3	3.24%	384	171	102	1	5	5	5.09%	370	173	114	1	5	7	6.48%
IRB TOTAL	**365,917**	**46,252**	**9,652**	**258**	**717**	**3,502**	**36.28%**	**362,686**	**46,573**	**12,562**	**231**	**706**	**4,055**	**32.28%**	**359,459**	**47,082**	**15,280**	**226**	**698**	**4,570**	**29.91%**

Baseline Scenario

BELGIUM (mln EUR, %)	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
Central governments	2,923	25	9	1	0	1	10.04%	2,913	32	12	1	0	2	15.77%	2,905	38	14	1	0	3	19.79%
Institutions	154	30	0	0	0	0	19.39%	154	30	0	0	0	0	13.60%	153	31	1	0	0	0	12.28%
Corporates	7,770	519	94	3	4	7	7.29%	7,751	512	119	3	4	12	10.31%	7,697	542	145	3	4	18	12.23%
Corporates - Of Which: Specialised Lending	1,481	98	59	0	1	1	1.38%	1,471	104	63	0	1	1	2.25%	1,462	109	67	0	1	2	3.01%
Corporates - Of Which: SME	457	6	5	0	0	1	20.52%	454	7	7	0	0	1	20.76%	451	8	9	0	0	2	21.08%
Retail	174	10	4	0	0	1	21.89%	169	13	6	0	0	1	15.93%	164	14	9	0	0	1	13.14%
Retail - Secured on real estate property	48	6	1	0	0	0	7.07%	46	7	2	0	0	0	5.66%	45	7	2	0	0	0	4.91%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1.25%	0	0	0	0	0	0	1.25%	0	0	0	0	0	0	1.25%
Retail - Secured on real estate property - Of Which: non-SME	48	6	1	0	0	0	7.08%	46	7	2	0	0	0	5.67%	45	7	2	0	0	0	4.93%
Retail - Qualifying Revolving	2	0	0	0	0	0	66.87%	2	1	0	0	0	0	64.88%	2	1	0	0	0	0	63.28%
Retail - Other Retail	124	3	2	0	0	1	24.81%	120	5	4	0	0	1	17.04%	117	6	6	0	0	1	13.80%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	19.06%	0	0	0	0	0	0	21.14%	0	0	0	0	0	0	21.90%
Retail - Other Retail - Of Which: non-SME	124	3	2	0	0	1	24.84%	120	5	4	0	0	1	17.01%	116	6	6	0	0	1	13.75%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**11,025**	**584**	**107**	**4**	**4**	**9**	**8.05%**	**10,991**	**588**	**137**	**4**	**4**	**15**	**11.02%**	**10,923**	**625**	**168**	**4**	**5**	**22**	**12.90%**

Baseline Scenario

CZECH REPUBLIC (mln EUR, %)	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	329	0	0	0	0	0	0.00%	329	0	1	0	0	0	0.00%	329	0	1	0	0	0	0.00%
Central governments	6,784	19	46	3	0	4	8.29%	6,781	16	52	3	0	7	12.43%	6,776	13	60	3	0	10	15.95%
Institutions	1,993	33	17	0	0	2	12.03%	1,992	33	17	0	0	2	13.03%	1,991	33	18	0	0	3	13.99%
Corporates	12,831	899	519	17	45	257	49.45%	12,560	992	697	15	24	289	41.41%	12,359	1,022	868	15	21	320	36.82%
Corporates - Of Which: Specialised Lending	2,067	212	63	2	10	19	29.94%	2,022	216	104	2	4	23	22.62%	1,991	208	142	2	3	28	19.52%
Corporates - Of Which: SME	4,402	320	235	7	17	118	50.09%	4,306	349	302	6	9	131	43.19%	4,242	350	365	6	8	143	39.11%
Retail	16,102	1,596	361	12	31	161	44.49%	15,777	1,822	461	11	29	187	40.64%	15,449	2,048	562	11	29	215	38.21%
Retail - Secured on real estate property	13,748	1,159	186	0	0	36	19.36%	13,568	1,293	233	0	0	36	15.48%	13,344	1,471	279	0	0	36	12.91%
Retail - Secured on real estate property - Of Which: SME	28	2	1	0	0	0	0.58%	27	2	1	0	0	0	0.63%	27	2	1	0	0	0	0.66%
Retail - Secured on real estate property - Of Which: non-SME	13,721	1,157	185	0	0	36	19.41%	13,540	1,291	232	0	0	36	15.54%	13,317	1,469	278	0	0	36	12.97%
Retail - Qualifying Revolving	300	54	10	0	2	8	79.23%	288	63	12	0	1	9	74.48%	282	68	14	0	2	10	70.92%
Retail - Other Retail	2,053	384	165	12	29	117	70.62%	1,921	466	216	11	28	142	65.87%	1,823	510	269	11	28	169	62.73%
Retail - Other Retail - Of Which: SME	655	133	90	7	14	69	75.99%	619	143	116	6	11	82	70.50%	589	147	142	6	10	95	66.99%
Retail - Other Retail - Of Which: non-SME	1,399	251	75	5	15	48	64.12%	1,302	322	99	5	17	60	60.45%	1,234	363	126	5	17	73	57.95%
Equity	89	0	0	0	0	0	0.01%	89	0	0	0	0	0	0.01%	89	0	0	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**38,129**	**2,547**	**943**	**32**	**76**	**423**	**44.87%**	**37,528**	**2,863**	**1,228**	**30**	**53**	**485**	**39.46%**	**36,992**	**3,117**	**1,510**	**29**	**51**	**547**	**36.21%**

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks	14,836	1	0	0	0	0	0.00%	14,834	3	1	0	0	0	0.00%	14,832	4	1	0	0	0	0.00%
	Central governments	214	0	0	0	0	0	40.00%	214	0	0	0	0	0	40.00%	214	0	0	0	0	0	40.00%
	Institutions	126	21	0	0	0	0	5.19%	126	22	0	0	0	0	5.21%	125	22	0	0	0	0	5.23%
	Corporates	5,494	99	36	2	2	4	11.68%	5,437	132	59	2	3	8	14.23%	5,364	179	85	2	3	13	15.83%
	Corporates - Of Which: Specialised Lending	3,952	67	11	2	1	2	15.78%	3,910	93	26	1	2	5	17.64%	3,856	130	44	1	2	8	18.55%
	Corporates - Of Which: SME	139	3	12	0	0	1	6.09%	135	4	15	0	0	1	6.52%	132	5	17	0	0	1	6.92%
	Retail	683	35	33	1	1	10	28.96%	665	44	43	0	1	11	24.65%	650	48	53	0	1	11	21.59%
	Retail - Secured on real estate property	316	21	23	0	0	6	27.25%	311	23	27	0	0	6	24.08%	305	23	31	0	0	7	21.28%
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	5.15%	0	0	2	0	0	0	5.15%	0	0	2	0	0	0	5.14%
	Retail - Secured on real estate property - Of Which: non-SME	315	21	21	0	0	6	29.49%	310	23	25	0	0	6	25.72%	305	23	29	0	0	7	22.47%
	Retail - Qualifying Revolving	3	0	1	0	0	1	94.02%	3	0	1	0	0	1	93.47%	3	1	1	0	0	1	92.97%
	Retail - Other Retail	364	13	9	0	1	2	24.85%	351	21	15	0	1	3	20.11%	342	24	21	0	1	4	17.93%
	Retail - Other Retail - Of Which: SME	1	1	3	0	0	0	6.56%	1	1	3	0	0	0	6.85%	1	1	3	0	0	0	7.10%
	Retail - Other Retail - Of Which: non-SME	362	12	6	0	0	2	34.61%	350	20	12	0	1	3	23.95%	340	23	17	0	1	4	20.06%
	Equity	7	0	0	0	0	0	0.01%	7	0	0	0	0	0	0.01%	7	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	21,360	157	70	3	3	14	19.91%	21,283	200	103	3	4	19	18.48%	21,193	253	139	3	4	25	17.92%

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	881	0	0	0	0	0	0.00%	881	0	0	0	0	0	0.00%	881	0	0	0	0	0	0.00%
	Central governments	1,488	992	57	0	0	0	0.14%	1,386	1,094	57	0	0	0	0.28%	1,324	1,156	57	0	0	0	0.41%
	Institutions	228	2	8	0	0	0	0.31%	226	3	8	0	0	0	0.74%	225	5	8	0	0	0	1.27%
	Corporates	8,797	1,475	304	10	14	130	42.60%	8,725	1,473	378	9	14	147	38.75%	8,612	1,515	450	9	15	162	36.15%
	Corporates - Of Which: Specialised Lending	897	203	30	0	3	2	7.35%	913	181	36	0	3	4	9.94%	905	183	42	0	2	5	11.49%
	Corporates - Of Which: SME	1,407	348	64	2	3	20	31.34%	1,380	349	90	2	3	23	26.20%	1,354	349	116	2	3	27	23.36%
	Retail	2,442	383	115	4	4	28	24.23%	2,401	382	157	4	4	34	21.36%	2,361	380	199	4	4	39	19.70%
	Retail - Secured on real estate property	29	2	0	0	0	0	10.25%	28	3	1	0	0	0	6.57%	27	3	1	0	0	0	5.56%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	23.23%	4	0	0	0	0	0	16.60%	3	0	0	0	0	0	12.59%
	Retail - Secured on real estate property - Of Which: non-SME	26	2	0	0	0	0	3.88%	25	2	1	0	0	0	4.20%	24	3	1	0	0	0	4.32%
	Retail - Qualifying Revolving	1	0	0	0	0	0	60.98%	1	0	0	0	0	0	60.19%	1	0	0	0	0	0	59.52%
	Retail - Other Retail	2,412	381	114	4	4	28	24.24%	2,371	379	156	4	4	33	21.41%	2,332	377	198	4	4	39	19.78%
	Retail - Other Retail - Of Which: SME	2,396	380	114	4	4	28	24.15%	2,356	378	156	4	4	33	21.37%	2,317	376	197	3	4	39	19.76%
	Retail - Other Retail - Of Which: non-SME	16	1	1	0	0	0	41.55%	15	1	1	0	0	0	28.45%	15	1	1	0	0	0	21.85%
	Equity	9	0	0	0	0	0	0.01%	9	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	46	0	0	0	0	15.57%	0	46	0	0	0	0	14.69%	0	46	0	0	0	0	14.09%
	IRB TOTAL	13,845	2,899	484	14	18	157	32.53%	13,628	2,999	601	13	18	180	30.01%	13,411	3,102	715	12	19	202	28.28%

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	3,823	0	0	0	0	0	0.00%	3,822	1	0	0	0	0	0.00%	3,821	1	1	0	0	0	0.00%
	Central governments	2,416	36	5	0	0	0	1.02%	2,416	37	5	0	0	0	1.97%	2,416	37	5	0	0	0	2.88%
	Institutions	1,898	28	1	0	0	0	19.20%	1,888	37	1	0	0	0	18.89%	1,880	44	2	0	0	0	18.69%
	Corporates	9,590	1,086	129	7	13	25	19.08%	9,543	1,084	178	6	12	38	21.25%	9,454	1,126	225	6	13	50	22.23%
	Corporates - Of Which: Specialised Lending	3,270	306	69	2	3	8	11.53%	3,243	317	85	2	4	10	12.31%	3,197	345	103	2	5	13	12.87%
	Corporates - Of Which: SME	60	2	6	0	0	0	7.24%	59	2	7	0	0	0	6.94%	58	2	8	0	0	1	6.69%
	Retail	370	24	15	0	1	2	16.25%	355	30	24	0	1	3	12.59%	342	33	34	0	1	4	10.78%
	Retail - Secured on real estate property	188	15	9	0	0	1	14.29%	179	17	16	0	0	2	10.41%	171	18	23	0	0	2	8.60%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0.94%	2	0	0	0	0	0	0.94%	2	0	0	0	0	0	0.95%
	Retail - Secured on real estate property - Of Which: non-SME	185	15	9	0	0	1	14.32%	177	17	16	0	0	2	10.44%	169	17	23	0	0	2	8.63%
	Retail - Qualifying Revolving	2	0	0	0	0	0	73.72%	2	0	0	0	0	0	72.38%	2	0	0	0	0	0	71.28%
	Retail - Other Retail	180	9	5	0	0	1	17.07%	174	13	8	0	0	1	15.05%	169	15	10	0	0	1	14.08%
	Retail - Other Retail - Of Which: SME	1	2	0	0	0	0	15.97%	1	2	0	0	0	0	14.02%	1	2	0	0	0	0	13.13%
	Retail - Other Retail - Of Which: non-SME	179	7	5	0	0	1	17.10%	173	11	7	0	0	1	15.09%	168	13	10	0	0	1	14.11%
	Equity	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	18,105	1,174	149	7	13	27	18.20%	18,032	1,188	208	7	13	41	19.76%	17,921	1,241	267	7	14	54	20.34%

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	8	0	0	0	0	0	0.00%	8	0	0	0	0	0	0.00%	8	0	0	0	0	0	0.00%
	Central governments	927	690	46	2	6	3	6.49%	919	692	53	1	5	6	10.66%	912	692	59	1	4	8	13.90%
	Institutions	144	2	0	0	0	0	32.92%	142	4	0	0	0	0	32.96%	141	5	0	0	0	0	32.98%
	Corporates	6,755	352	176	4	14	69	39.24%	6,738	324	221	4	13	82	37.31%	6,668	355	260	4	13	93	35.87%
	Corporates - Of Which: Specialised Lending	2,170	35	37	1	1	5	13.91%	2,146	50	46	1	2	6	13.44%	2,107	78	56	1	2	7	13.07%
	Corporates - Of Which: SME	1,736	104	95	0	5	44	46.06%	1,758	66	111	0	4	50	44.86%	1,766	48	121	0	3	54	44.20%
	Retail	4,739	670	451	37	80	316	70.04%	4,448	767	644	34	94	436	67.64%	4,225	782	852	32	97	563	66.10%
	Retail - Secured on real estate property	30	1	0	0	0	0	2.69%	29	2	0	0	0	0	2.96%	29	2	1	0	0	0	3.14%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0.33%	1	0	0	0	0	0	0.32%	1	0	0	0	0	0	0.32%
	Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	0	0	2.90%	28	2	0	0	0	0	3.20%	27	2	1	0	0	0	3.40%
	Retail - Qualifying Revolving	1	0	0	0	0	0	87.27%	1	0	0	0	0	0	85.79%	1	0	0	0	0	0	84.45%
	Retail - Other Retail	4,708	668	451	37	80	316	70.05%	4,418	765	643	34	94	435	67.67%	4,196	779	851	32	97	563	66.14%
	Retail - Other Retail - Of Which: SME	1,455	195	99	0	19	48	48.22%	1,371	220	157	0	22	65	41.43%	1,303	223	222	0	22	85	38.02%
	Retail - Other Retail - Of Which: non-SME	3,253	473	352	37	61	268	76.17%	3,047	545	487	34	72	370	76.12%	2,893	556	629	32	75	479	76.07%
	Equity	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	12,574	1,714	674	42	99	388	57.60%	12,257	1,787	918	39	112	524	57.05%	11,956	1,833	1,172	37	114	665	56.74%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	**Central banks**	13,617	1	2	0	0	0	0.00%	13,614	3	3	0	0	0	0.00%	13,611	4	5	0	0	0	0.00%
	Central governments	745	52	72	0	0	0	0.07%	745	52	72	0	0	0	0.12%	745	52	72	0	0	0	0.18%
	Institutions	692	13	0	0	0	0	16.94%	689	15	0	0	0	0	16.94%	687	17	1	0	0	0	16.95%
	Corporates	1,178	116	10	1	1	1	13.83%	1,163	123	17	1	1	3	14.55%	1,146	133	25	0	1	4	14.89%
	Corporates - Of Which: Specialised Lending	649	23	7	0	0	1	11.89%	644	25	10	0	1	1	12.03%	638	28	13	0	1	2	12.11%
	Corporates - Of Which: SME	0	0	0	0	0	0	39.17%	0	0	0	0	0	0	39.34%	0	0	0	0	0	0	39.47%
	Retail	2	0	0	0	0	0	21.70%	2	0	0	0	0	0	19.86%	2	0	0	0	0	0	18.18%
	Retail - Secured on real estate property	1	0	0	0	0	0	1.60%	1	0	0	0	0	0	1.66%	1	0	0	0	0	0	1.81%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.08%	0	0	0	0	0	0	0.09%	0	0	0	0	0	0	0.11%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1.92%	1	0	0	0	0	0	1.96%	1	0	0	0	0	0	2.12%
	Retail - Qualifying Revolving	0	0	0	0	0	0	16.95%	0	0	0	0	0	0	18.62%	0	0	0	0	0	0	20.01%
	Retail - Other Retail	0	0	0	0	0	0	25.96%	0	0	0	0	0	0	23.92%	0	0	0	0	0	0	22.58%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	26.86%	0	0	0	0	0	0	24.99%	0	0	0	0	0	0	23.77%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	5.25%	0	0	0	0	0	0	5.35%	0	0	0	0	0	0	5.47%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**16,234**	**182**	**84**	**1**	**1**	**1**	**1.79%**	**16,213**	**194**	**93**	**1**	**1**	**3**	**2.93%**	**16,190**	**207**	**103**	**1**	**1**	**4**	**3.95%**

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	**Central banks**	410	0	0	0	0	0	0.00%	410	0	0	0	0	0	0.00%	410	0	0	0	0	0	0.00%
	Central governments	899	1	0	0	0	0	40.00%	899	1	0	0	0	0	40.00%	899	1	0	0	0	0	40.00%
	Institutions	842	3	0	0	0	0	9.62%	838	7	1	0	0	0	8.96%	835	10	1	0	0	0	8.56%
	Corporates	10,613	663	112	5	18	29	25.89%	10,522	696	170	4	17	45	26.31%	10,439	721	227	4	17	60	26.29%
	Corporates - Of Which: Specialised Lending	2,097	200	31	1	3	4	11.92%	2,081	207	41	1	2	5	12.95%	2,063	215	50	1	2	7	13.39%
	Corporates - Of Which: SME	893	7	35	0	0	8	22.88%	885	8	42	0	0	9	20.83%	877	10	49	0	0	10	19.25%
	Retail	79	6	7	0	0	2	28.65%	76	7	9	0	0	2	23.06%	73	7	12	0	0	2	19.44%
	Retail - Secured on real estate property	28	1	0	0	0	0	7.18%	28	2	0	0	0	0	5.66%	27	2	1	0	0	0	5.23%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	25.60%	2	0	0	0	0	0	20.39%	2	0	0	0	0	0	17.34%
	Retail - Secured on real estate property - Of Which: non-SME	27	1	0	0	0	0	2.61%	26	2	0	0	0	0	3.10%	26	2	1	0	0	0	3.39%
	Retail - Qualifying Revolving	1	0	0	0	0	0	68.92%	1	0	0	0	0	0	66.80%	1	0	0	0	0	0	65.17%
	Retail - Other Retail	50	4	7	0	0	2	29.04%	48	5	9	0	0	2	23.63%	45	5	11	0	0	2	20.06%
	Retail - Other Retail - Of Which: SME	1	2	0	0	0	0	15.34%	1	1	1	0	0	0	14.13%	1	1	1	0	0	0	13.74%
	Retail - Other Retail - Of Which: non-SME	49	3	6	0	0	2	29.97%	46	3	8	0	0	2	24.37%	44	3	10	0	0	2	20.52%
	Equity	260	0	0	0	0	0	0.01%	260	0	0	0	0	0	0.01%	260	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**13,103**	**674**	**119**	**5**	**18**	**31**	**26.00%**	**13,005**	**711**	**180**	**4**	**17**	**47**	**26.06%**	**12,916**	**739**	**241**	**4**	**17**	**62**	**25.85%**

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	26,204	3	0	0	0	0	0.00%	26,201	5	1	0	0	0	0.00%	26,198	8	1	0	0	0	0.00%
	Central governments	16,221	2	1	0	0	0	40.00%	16,219	3	1	0	0	0	40.00%	16,217	5	2	0	0	1	40.00%
	Institutions	5,662	36	2	0	0	0	6.39%	5,639	57	4	0	0	0	5.98%	5,620	73	7	0	0	0	5.69%
	Corporates	45,113	2,429	445	23	38	113	25.41%	44,765	2,586	636	20	38	159	24.93%	44,336	2,841	810	20	40	198	24.47%
	Corporates - Of Which: Specialised Lending	11,274	731	243	5	18	56	22.87%	11,172	760	317	5	17	68	21.61%	11,017	844	388	5	16	80	20.60%
	Corporates - Of Which: SME	161	4	3	0	0	1	35.24%	156	7	4	0	0	1	34.18%	152	10	6	0	1	2	33.71%
	Retail	53	3	2	0	0	0	25.09%	51	4	2	0	0	0	19.49%	50	4	3	0	0	0	16.30%
	Retail - Secured on real estate property	36	2	0	0	0	0	2.87%	35	3	1	0	0	0	3.23%	34	3	1	0	0	0	3.42%
	Retail - Secured on real estate property - Of Which: SME	6	1	0	0	0	0	0.41%	6	1	0	0	0	0	0.46%	6	1	0	0	0	0	0.50%
	Retail - Secured on real estate property - Of Which: non-SME	29	1	0	0	0	0	4.15%	29	2	1	0	0	0	4.34%	28	2	1	0	0	0	4.43%
	Retail - Qualifying Revolving	2	0	0	0	0	0	50.11%	2	0	0	0	0	0	48.58%	2	0	0	0	0	0	47.46%
	Retail - Other Retail	15	1	1	0	0	0	28.55%	15	1	1	0	0	0	25.99%	14	1	2	0	0	0	24.13%
	Retail - Other Retail - Of Which: SME	4	0	1	0	0	0	9.07%	4	0	1	0	0	0	9.92%	4	1	1	0	0	0	10.50%
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	0	0	55.39%	11	1	1	0	0	0	45.67%	11	1	1	0	0	0	39.47%
	Equity	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**93,261**	**2,473**	**449**	**23**	**38**	**114**	**25.33%**	**92,883**	**2,656**	**644**	**21**	**38**	**160**	**24.78%**	**92,429**	**2,931**	**823**	**21**	**40**	**200**	**24.28%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

Société Générale S.A. — Adverse Scenario (mln EUR, %)

	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	173,142	1,502	99	0	0	13	13.25%	173,053	1,500	190	0	0	13	6.94%	172,965	1,500	279	0	0	13	4.73%
Central governments	84,618	10,686	522	22	92	117	22.35%	84,370	10,804	652	22	15	169	25.86%	84,158	10,890	778	23	11	219	28.16%
Institutions	30,260	1,564	344	10	8	126	36.53%	30,330	1,431	405	5	7	141	34.67%	30,140	1,584	443	5	6	149	33.67%
Corporates	208,581	42,233	9,940	566	1,275	3,815	38.39%	209,754	36,284	14,716	329	1,049	5,155	35.03%	205,776	37,133	17,844	306	970	6,023	33.75%
Corporates - Of Which: Specialised Lending	49,978	8,431	2,599	84	335	842	32.39%	50,497	6,717	3,794	50	247	1,102	29.04%	49,414	7,012	4,582	47	214	1,266	27.63%
Corporates - Of Which: SME	27,479	6,895	2,674	141	315	1,091	40.80%	26,402	6,910	3,736	92	301	1,375	36.80%	25,765	6,736	4,547	84	278	1,598	35.14%
Retail	154,250	32,028	6,857	241	685	2,518	36.73%	151,163	32,397	9,574	198	687	3,131	32.71%	149,380	31,578	12,176	179	601	3,707	30.45%
Retail - Secured on real estate property	111,456	18,854	1,831	6	81	248	13.55%	110,469	19,142	2,531	5	68	261	10.32%	109,905	19,040	3,196	5	67	274	8.56%
Retail - Secured on real estate property - Of Which: SME	3,920	1,268	208	1	6	26	12.71%	3,829	1,233	335	1	4	29	8.80%	3,753	1,198	445	1	3	32	7.19%
Retail - Secured on real estate property - Of Which: non-SME	107,536	17,586	1,623	5	74	222	13.66%	106,639	17,909	2,197	4	64	232	10.55%	106,152	17,842	2,751	4	64	242	8.78%
Retail - Qualifying Revolving	1,664	3,225	337	8	53	188	55.69%	1,600	3,193	433	8	52	221	50.92%	1,560	3,138	529	8	49	253	47.91%
Retail - Other Retail	41,129	9,949	4,688	226	552	2,082	44.42%	39,094	10,063	6,610	185	567	2,649	40.08%	37,915	9,400	8,451	167	486	3,180	37.63%
Retail - Other Retail - Of Which: SME	14,314	6,320	2,238	59	289	838	37.45%	13,418	6,230	3,224	50	250	1,009	31.31%	13,075	5,642	4,154	47	224	1,187	28.58%
Retail - Other Retail - Of Which: non-SME	26,816	3,629	2,450	168	262	1,244	50.78%	25,676	3,832	3,386	135	316	1,640	48.44%	24,840	3,758	4,297	120	262	1,993	46.38%
Equity	5,147	1	2	0	0	0	0.01%	5,144	1	3	0	0	0	0.01%	5,142	2	5	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	367	274	112	1	11	4	3.96%	355	261	137	1	9	9	6.76%	337	259	155	1	9	13	8.23%
IRB TOTAL	656,364	88,286	17,874	840	2,071	6,593	36.89%	654,169	82,678	25,677	555	1,767	8,617	33.56%	647,899	82,946	31,679	513	1,597	10,124	31.96%

FRANCE — Adverse Scenario (mln EUR, %)

	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	108,406	27	61	0	0	0	0.00%	108,334	38	122	0	0	0	0.00%	108,262	49	183	0	0	0	0.00%
Central governments	38,581	3,232	23	9	2	20	86.32%	38,314	3,475	47	9	2	30	62.99%	38,085	3,681	71	8	1	39	55.37%
Institutions	9,345	851	98	1	1	8	8.56%	9,448	733	114	0	2	10	9.13%	9,337	834	124	0	2	12	9.41%
Corporates	66,959	21,931	5,145	322	664	2,062	40.09%	67,540	19,022	7,474	187	572	2,781	37.21%	65,660	19,422	8,952	173	560	3,235	36.14%
Corporates - Of Which: Specialised Lending	7,016	1,371	326	16	70	93	28.38%	7,104	1,098	511	9	58	136	26.64%	6,901	1,182	631	9	58	164	25.94%
Corporates - Of Which: SME	16,648	5,705	1,979	115	264	841	42.51%	15,978	5,589	2,766	74	250	1,070	38.70%	15,419	5,581	3,332	68	245	1,236	37.10%
Retail	128,095	28,226	5,706	154	508	1,951	34.19%	126,460	27,787	7,780	127	471	2,333	29.99%	125,409	26,942	9,676	116	397	2,659	27.48%
Retail - Secured on real estate property	96,965	17,129	1,576	5	78	198	12.56%	96,412	17,102	2,156	4	65	208	9.63%	96,124	16,855	2,692	4	64	216	8.03%
Retail - Secured on real estate property - Of Which: SME	3,776	1,219	191	1	6	24	12.55%	3,693	1,181	313	1	4	27	8.60%	3,622	1,145	419	1	3	29	7.00%
Retail - Secured on real estate property - Of Which: non-SME	93,189	15,910	1,385	3	72	174	12.56%	92,719	15,921	1,843	3	62	181	9.80%	92,502	15,710	2,273	3	61	187	8.22%
Retail - Qualifying Revolving	1,398	3,107	322	7	50	176	54.76%	1,351	3,061	415	8	49	207	50.01%	1,318	3,004	506	7	45	238	47.03%
Retail - Other Retail	29,732	7,989	3,808	142	381	1,577	41.41%	28,697	7,623	5,209	116	357	1,918	36.82%	27,967	7,084	6,478	105	288	2,205	34.04%
Retail - Other Retail - Of Which: SME	9,769	5,444	1,880	38	236	682	36.26%	9,357	5,090	2,645	34	183	796	30.08%	9,140	4,649	3,303	33	160	895	27.10%
Retail - Other Retail - Of Which: non-SME	19,963	2,546	1,928	104	145	895	46.43%	19,340	2,533	2,564	81	174	1,123	43.78%	18,827	2,435	3,175	72	128	1,310	41.26%
Equity	4,474	0	1	0	0	0	0.01%	4,472	1	3	0	0	0	0.01%	4,470	1	4	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	360	202	95	1	9	4	4.04%	346	193	118	1	8	8	6.85%	329	193	135	1	7	11	8.32%
IRB TOTAL	356,221	54,470	11,129	487	1,184	4,046	36.35%	354,913	51,249	15,658	324	1,054	5,162	32.97%	351,552	51,124	19,144	298	968	5,956	31.11%

BELGIUM — Adverse Scenario (mln EUR, %)

	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
Central governments	2,922	25	10	1	0	1	11.99%	2,911	32	13	1	0	2	18.69%	2,903	38	16	1	0	4	22.39%
Institutions	153	31	0	0	0	0	20.13%	153	31	1	0	0	0	12.25%	152	31	1	0	0	0	11.42%
Corporates	7,405	842	136	6	11	16	11.84%	7,505	677	201	4	9	31	15.35%	7,452	690	241	4	8	40	16.60%
Corporates - Of Which: Specialised Lending	1,445	129	65	1	2	2	2.79%	1,440	124	74	0	2	4	4.73%	1,432	126	80	0	2	5	5.80%
Corporates - Of Which: SME	445	17	6	1	1	1	21.92%	442	16	11	0	1	3	22.98%	437	18	15	0	1	3	23.34%
Retail	171	13	4	0	0	1	23.76%	162	18	7	0	0	1	17.70%	158	18	12	0	0	2	15.63%
Retail - Secured on real estate property	45	8	1	0	0	0	10.86%	43	10	2	0	0	0	8.90%	42	10	3	0	0	0	8.10%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1.25%	0	0	0	0	0	0	1.25%	0	0	0	0	0	0	1.25%
Retail - Secured on real estate property - Of Which: non-SME	45	8	1	0	0	0	10.88%	43	10	2	0	0	0	8.92%	42	10	3	0	0	0	8.13%
Retail - Qualifying Revolving	2	1	0	0	0	0	66.57%	2	1	0	0	0	0	64.14%	2	1	0	0	0	0	62.25%
Retail - Other Retail	123	4	2	0	0	1	26.22%	117	7	5	0	0	1	18.72%	113	8	9	0	0	1	16.48%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	18.37%	0	0	0	0	0	0	20.45%	0	0	0	0	0	0	21.48%
Retail - Other Retail - Of Which: non-SME	123	4	2	0	0	1	26.25%	117	7	5	0	0	1	18.71%	113	8	9	0	0	1	16.46%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	10,655	910	150	8	11	18	12.17%	10,736	758	222	5	9	35	15.62%	10,669	778	269	5	8	45	16.88%

CZECH REPUBLIC — Adverse Scenario (mln EUR, %)

	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	329	0	1	0	0	0	0.00%	329	0	1	0	0	0	0.00%	328	0	2	0	0	0	0.00%
Central governments	6,778	19	52	4	0	6	12.23%	6,770	16	63	4	0	11	17.17%	6,762	13	74	4	0	15	20.47%
Institutions	1,991	34	17	0	0	2	12.05%	1,990	35	17	0	0	2	13.19%	1,989	35	18	0	0	3	14.23%
Corporates	12,605	1,103	542	33	77	283	52.23%	12,082	1,383	784	24	51	347	44.27%	11,977	1,271	1,000	23	39	404	40.34%
Corporates - Of Which: Specialised Lending	2,023	251	68	11	22	31	45.18%	1,946	272	123	8	16	52	42.18%	1,928	242	171	7	12	70	41.11%
Corporates - Of Which: SME	4,334	379	243	10	26	125	51.20%	4,171	452	334	168	23	145	43.27%	4,125	418	414	7	12	162	39.17%
Retail	15,350	2,335	375	17	66	165	44.15%	14,728	2,788	544	15	73	212	38.97%	14,386	2,938	735	13	71	264	35.90%
Retail - Secured on real estate property	13,321	1,576	196	0	0	36	18.40%	12,936	1,874	283	0	0	36	12.74%	12,692	2,021	379	0	0	36	9.49%
Retail - Secured on real estate property - Of Which: SME	28	2	1	0	0	0	0.58%	27	2	1	0	0	0	0.63%	27	2	1	0	0	0	0.66%
Retail - Secured on real estate property - Of Which: non-SME	13,293	1,575	195	0	0	36	18.45%	12,909	1,872	282	0	0	36	12.78%	12,665	2,020	378	0	0	36	9.53%
Retail - Qualifying Revolving	240	113	11	0	3	9	78.34%	224	126	14	0	4	10	72.20%	217	129	18	0	4	12	67.77%
Retail - Other Retail	1,788	646	168	17	63	121	71.87%	1,567	788	247	14	69	165	67.09%	1,477	788	337	13	67	215	63.89%
Retail - Other Retail - Of Which: SME	617	168	93	11	24	72	78.29%	537	211	130	9	23	95	72.95%	493	215	170	7	23	118	69.49%
Retail - Other Retail - Of Which: non-SME	1,171	477	76	6	39	48	64.03%	1,031	577	116	6	46	71	60.54%	984	573	167	5	44	97	58.18%
Equity	89	0	0	0	0	0	0.01%	89	0	0	0	0	0	0.01%	89	0	0	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	37,142	3,491	986	55	143	457	46.32%	35,988	4,222	1,409	44	124	572	40.58%	35,532	4,258	1,829	40	110	685	37.45%

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

SWITZERLAND

(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	14,836	1	0	0	0	0	0.00%	14,834	3	1	0	0	0	0.00%	14,832	4	1	0	0	0	0.00%
Central governments	214	0	0	0	0	0	40.00%	214	0	0	0	0	0	40.00%	214	0	0	0	0	0	40.00%
Institutions	125	22	0	0	0	0	5.25%	125	23	0	0	0	0	5.26%	124	23	0	0	0	0	5.27%
Corporates	5,018	540	70	5	7	12	17.15%	5,099	397	133	3	7	25	18.65%	5,014	434	181	3	7	35	19.47%
Corporates - Of Which: Specialised Lending	3,588	404	37	3	4	6	16.23%	3,646	304	80	2	4	14	17.57%	3,588	327	115	2	4	21	18.47%
Corporates - Of Which: SME	134	6	14	0	0	2	14.07%	129	7	18	0	0	3	14.10%	123	8	22	0	0	3	14.08%
Retail	671	43	37	2	2	13	35.25%	642	55	54	2	3	16	29.73%	619	59	73	1	2	19	26.74%
Retail - Secured on real estate property	312	25	24	0	0	8	35.12%	303	26	30	0	1	9	30.21%	297	26	37	0	1	10	26.97%
Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	11.59%	0	0	2	0	0	0	11.58%	0	0	2	0	0	0	11.55%
Retail - Secured on real estate property - Of Which: non-SME	311	24	22	0	0	8	37.42%	303	26	28	0	1	9	31.61%	296	26	35	0	1	10	27.90%
Retail - Qualifying Revolving	3	1	1	0	0	1	93.97%	3	1	1	0	0	1	93.33%	3	1	1	0	0	1	92.74%
Retail - Other Retail	356	18	12	1	2	4	29.73%	336	28	23	1	2	6	25.72%	320	32	34	1	2	8	24.17%
Retail - Other Retail - Of Which: SME	1	1	3	0	0	0	10.62%	1	1	3	0	0	0	10.75%	1	1	4	0	0	0	10.88%
Retail - Other Retail - Of Which: non-SME	355	17	9	1	2	3	36.78%	335	27	19	1	2	5	28.38%	319	31	31	1	2	8	25.69%
Equity	7	0	0	0	0	0	0.01%	7	0	0	0	0	0	0.01%	7	0	0	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**20,871**	**607**	**108**	**7**	**10**	**25**	**23.32%**	**20,921**	**477**	**188**	**5**	**10**	**41**	**21.75%**	**20,811**	**520**	**256**	**5**	**9**	**55**	**21.44%**

GERMANY

(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	881	0	0	0	0	0	0.00%	881	0	0	0	0	0	0.00%	881	0	0	0	0	0	0.00%
Central governments	1,488	992	57	0	0	0	0.16%	1,386	1,094	57	0	0	0	0.30%	1,324	1,156	57	0	0	0	0.45%
Institutions	225	5	8	0	0	0	0.44%	224	6	9	0	0	0	1.83%	222	7	9	0	0	0	2.65%
Corporates	8,203	1,984	389	23	35	154	39.72%	8,095	1,903	579	10	28	200	34.60%	7,992	1,908	676	9	26	224	33.18%
Corporates - Of Which: Specialised Lending	855	237	38	1	6	4	11.11%	867	209	54	1	4	8	14.27%	856	210	64	1	4	10	15.49%
Corporates - Of Which: SME	1,343	390	86	5	6	24	27.80%	1,237	433	149	2	5	32	21.70%	1,237	402	179	2	4	36	20.26%
Retail	2,354	438	147	9	8	34	22.83%	2,175	510	255	7	7	48	18.85%	2,112	494	334	6	6	58	17.51%
Retail - Secured on real estate property	29	3	0	0	0	0	15.04%	27	3	1	0	0	0	14.03%	26	3	2	0	0	0	13.90%
Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	23.23%	4	0	0	0	0	0	16.60%	3	0	0	0	0	0	12.59%
Retail - Secured on real estate property - Of Which: non-SME	25	2	0	0	0	0	11.97%	24	3	1	0	0	0	13.61%	23	3	2	0	0	0	14.06%
Retail - Qualifying Revolving	1	0	0	0	0	0	60.96%	1	0	0	0	0	0	60.10%	1	0	0	0	0	0	59.35%
Retail - Other Retail	2,324	436	147	9	8	34	22.83%	2,147	506	254	7	7	48	18.85%	2,084	491	332	6	6	58	17.52%
Retail - Other Retail - Of Which: SME	2,308	435	146	9	8	33	22.76%	2,132	505	252	7	7	47	18.82%	2,070	490	330	6	6	58	17.50%
Retail - Other Retail - Of Which: non-SME	16	1	1	0	0	0	39.80%	15	1	1	0	0	0	26.68%	15	1	2	0	0	0	22.43%
Equity	9	0	0	0	0	0	0.01%	9	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	0	46	0	0	0	0	16.30%	0	46	0	0	0	0	14.48%	0	46	0	0	0	0	13.81%
IRB TOTAL	**13,160**	**3,466**	**602**	**32**	**43**	**188**	**31.30%**	**12,770**	**3,559**	**899**	**17**	**35**	**249**	**27.65%**	**12,540**	**3,612**	**1,076**	**15**	**32**	**283**	**26.33%**

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	3,823	0	0	0	0	0	0.00%	3,822	1	0	0	0	0	0.00%	3,821	1	1	0	0	0	0.00%
Central governments	2,416	36	5	0	0	0	1.02%	2,416	37	5	0	0	0	2.52%	2,415	37	5	0	0	0	4.69%
Institutions	1,884	42	1	0	0	0	19.39%	1,872	51	3	0	0	1	19.14%	1,863	60	4	0	0	1	19.08%
Corporates	8,947	1,649	209	16	34	49	23.68%	9,032	1,433	341	8	26	86	25.16%	8,894	1,492	419	7	25	106	25.37%
Corporates - Of Which: Specialised Lending	2,978	565	101	4	11	14	13.35%	3,026	464	154	2	10	22	14.26%	2,962	494	188	2	10	27	14.53%
Corporates - Of Which: SME	58	3	7	0	0	1	14.78%	56	3	9	0	0	1	14.45%	54	3	11	0	0	1	14.15%
Retail	365	27	16	1	2	3	20.92%	341	37	30	1	2	6	18.52%	323	39	46	1	2	8	17.65%
Retail - Secured on real estate property	186	17	10	0	1	2	20.19%	172	21	19	0	1	3	17.22%	162	20	30	0	1	5	16.23%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0.94%	2	0	0	0	0	0	0.94%	2	0	0	0	0	0	0.95%
Retail - Secured on real estate property - Of Which: non-SME	183	17	10	0	1	2	20.23%	170	21	19	0	1	3	17.26%	160	20	30	0	1	5	16.27%
Retail - Qualifying Revolving	2	0	0	0	0	0	73.65%	2	0	0	0	0	0	72.19%	2	0	0	0	0	0	70.99%
Retail - Other Retail	177	10	6	1	1	1	20.01%	167	16	11	1	1	2	19.57%	159	19	16	0	1	3	19.39%
Retail - Other Retail - Of Which: SME	1	2	0	0	0	0	15.73%	1	2	0	0	0	0	13.68%	1	2	0	0	0	0	12.83%
Retail - Other Retail - Of Which: non-SME	176	9	6	1	1	1	20.12%	166	14	11	1	1	2	19.70%	158	17	16	0	1	3	19.52%
Equity	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**17,443**	**1,755**	**230**	**17**	**36**	**53**	**22.98%**	**17,491**	**1,558**	**379**	**9**	**29**	**92**	**24.26%**	**17,324**	**1,629**	**476**	**8**	**27**	**116**	**24.29%**

ITALY

(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	8	0	0	0	0	0.00%	0	8	0	0	0	0	0.00%	0	8	0	0	0	0	0.00%
Central governments	76	1,539	49	0	19	4	8.03%	239	1,367	57	1	11	7	12.93%	368	1,229	66	1	8	11	16.51%
Institutions	140	7	0	0	0	0	34.57%	139	6	1	0	0	0	34.67%	138	8	1	0	0	0	34.70%
Corporates	6,212	841	230	9	32	85	36.84%	6,106	840	336	5	45	113	33.66%	6,066	774	442	4	34	147	33.21%
Corporates - Of Which: Specialised Lending	1,999	190	53	2	5	7	14.06%	2,003	152	88	1	5	11	13.10%	1,964	169	109	1	5	14	12.75%
Corporates - Of Which: SME	1,679	150	106	1	9	48	45.33%	1,557	248	130	0	21	57	43.85%	1,612	139	183	0	8	78	42.53%
Retail	4,708	691	460	47	89	323	70.11%	4,268	895	696	39	120	472	67.85%	4,085	771	1,002	36	113	638	63.66%
Retail - Secured on real estate property	29	2	0	0	0	0	4.61%	28	2	0	0	0	0	5.80%	28	3	1	0	0	0	6.49%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0.33%	1	0	0	0	0	0	0.32%	1	0	0	0	0	0	0.32%
Retail - Secured on real estate property - Of Which: non-SME	28	2	0	0	0	0	4.92%	27	2	0	0	0	0	6.15%	26	3	1	0	0	0	6.85%
Retail - Qualifying Revolving	1	0	0	0	0	0	87.13%	1	0	0	0	0	0	85.36%	1	0	0	0	0	0	83.82%
Retail - Other Retail	4,677	689	460	47	89	323	70.13%	4,239	893	695	39	120	472	67.89%	4,057	768	1,001	36	113	638	63.71%
Retail - Other Retail - Of Which: SME	1,430	219	99	0	21	48	48.15%	1,217	369	162	0	36	67	41.00%	1,205	236	307	0	34	110	35.79%
Retail - Other Retail - Of Which: non-SME	3,247	470	361	47	68	275	76.15%	3,022	524	533	39	84	405	76.08%	2,852	532	694	36	79	528	76.04%
Equity	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**11,137**	**3,085**	**739**	**56**	**140**	**411**	**55.68%**	**10,755**	**3,117**	**1,090**	**44**	**176**	**593**	**54.39%**	**10,660**	**2,790**	**1,512**	**41**	**156**	**796**	**52.67%**

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

	(mln EUR, %)	Adverse Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	**Central banks**	13,617	1	2	0	0	0	0.00%	13,613	3	4	0	0	0	0.00%	13,609	4	7	0	0	0	0.00%
	Central governments	745	52	72	0	0	0	0.07%	745	52	72	0	0	0	0.15%	744	52	72	0	0	0	0.24%
	Institutions	688	17	0	0	0	0	17.59%	686	19	1	0	0	0	17.61%	683	21	1	0	0	0	17.61%
	Corporates	932	352	19	1	3	4	17.99%	1,087	177	40	1	2	7	17.61%	1,064	185	55	1	3	9	17.27%
	Corporates - Of Which: Specialised Lending	619	51	9	1	2	1	15.36%	618	43	19	0	2	3	14.97%	609	45	25	0	2	4	14.26%
	Corporates - Of Which: SME	0	0	0	0	0	0	41.01%	0	0	0	0	0	0	41.24%	0	0	0	0	0	0	41.36%
	Retail	2	0	0	0	0	0	21.49%	2	1	0	0	0	0	19.25%	2	1	0	0	0	0	17.54%
	Retail - Secured on real estate property	1	0	0	0	0	0	2.86%	1	0	0	0	0	0	3.80%	1	0	0	0	0	0	4.40%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.08%	0	0	0	0	0	0	0.09%	0	0	0	0	0	0	0.11%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	3.34%	1	0	0	0	0	0	4.29%	1	0	0	0	0	0	4.92%
	Retail - Qualifying Revolving	0	0	0	0	0	0	16.97%	0	0	0	0	0	0	18.70%	0	0	0	0	0	0	20.16%
	Retail - Other Retail	0	0	0	0	0	0	25.88%	0	0	0	0	0	0	23.76%	0	0	0	0	0	0	22.40%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	26.85%	0	0	0	0	0	0	24.99%	0	0	0	0	0	0	23.77%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	8.74%	0	0	0	0	0	0	8.47%	0	0	0	0	0	0	8.64%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**15,984**	**423**	**93**	**1**	**3**	**4**	**3.87%**	**16,131**	**252**	**117**	**1**	**3**	**7**	**6.24%**	**16,102**	**263**	**135**	**1**	**3**	**10**	**7.29%**

	(mln EUR, %)	Adverse Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	**Central banks**	410	0	0	0	0	0	0.00%	410	0	0	0	0	0	0.00%	410	0	0	0	0	0	0.00%
	Central governments	899	1	0	0	0	0	40.00%	899	1	0	0	0	0	40.00%	899	1	0	0	0	0	40.00%
	Institutions	836	10	0	0	0	0	9.52%	833	12	1	0	0	0	8.91%	829	15	1	0	0	0	8.68%
	Corporates	10,237	984	167	12	34	51	30.69%	10,255	843	290	8	29	87	30.10%	10,146	857	385	8	26	115	29.94%
	Corporates - Of Which: Specialised Lending	2,043	251	34	2	7	6	16.48%	2,023	251	55	1	5	10	18.08%	1,997	259	72	1	5	14	18.75%
	Corporates - Of Which: SME	885	10	40	1	1	11	26.75%	869	12	54	1	1	13	23.49%	856	13	67	1	0	14	21.57%
	Retail	78	7	7	0	0	3	37.51%	73	8	11	0	0	3	28.79%	70	8	15	0	0	4	24.48%
	Retail - Secured on real estate property	28	2	0	0	0	0	11.75%	27	2	1	0	0	0	12.51%	27	2	1	0	0	0	13.01%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	25.72%	2	0	0	0	0	0	20.60%	2	0	0	0	0	0	17.62%
	Retail - Secured on real estate property - Of Which: non-SME	26	2	0	0	0	0	8.96%	25	2	1	0	0	0	11.50%	25	2	1	0	0	0	12.51%
	Retail - Qualifying Revolving	1	0	0	0	0	0	68.83%	1	0	0	0	0	0	66.43%	1	0	0	0	0	0	64.61%
	Retail - Other Retail	49	5	7	0	0	3	38.21%	45	5	10	0	0	3	29.48%	43	5	14	0	0	3	25.07%
	Retail - Other Retail - Of Which: SME	1	2	0	0	0	0	14.88%	1	1	1	0	0	0	13.74%	1	1	1	0	0	0	13.42%
	Retail - Other Retail - Of Which: non-SME	48	3	7	0	0	3	39.90%	44	4	10	0	0	3	30.68%	41	4	13	0	0	3	25.88%
	Equity	260	0	0	0	0	0	0.01%	260	0	0	0	0	0	0.01%	260	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**12,719**	**1,002**	**175**	**12**	**35**	**54**	**30.93%**	**12,730**	**864**	**302**	**9**	**30**	**91**	**29.98%**	**12,613**	**882**	**401**	**8**	**27**	**119**	**29.65%**

	(mln EUR, %)	Adverse Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	26,204	3	0	0	0	0	0.00%	26,201	5	1	0	0	0	0.00%	26,198	8	2	0	0	0	0.00%
	Central governments	16,221	2	1	0	0	0	40.00%	16,219	3	1	0	0	0	40.00%	16,217	5	2	0	0	1	40.00%
	Institutions	5,624	74	2	0	0	0	6.72%	5,607	87	5	0	0	0	6.36%	5,584	107	9	0	0	1	6.01%
	Corporates	42,433	4,861	692	48	107	177	25.60%	42,689	4,119	1,179	25	86	294	24.97%	42,077	4,433	1,477	24	82	364	24.64%
	Corporates - Of Which: Specialised Lending	10,382	1,520	347	13	41	75	21.71%	10,398	1,300	550	6	34	111	20.23%	10,166	1,401	682	6	32	133	19.48%
	Corporates - Of Which: SME	145	19	4	1	1	1	36.45%	145	15	8	0	1	3	35.45%	141	16	10	0	1	4	35.05%
	Retail	51	5	2	0	0	0	25.56%	50	5	3	0	0	1	21.16%	49	5	4	0	0	1	19.15%
	Retail - Secured on real estate property	35	3	0	0	0	0	8.66%	34	4	1	0	0	0	9.93%	33	4	2	0	0	0	10.22%
	Retail - Secured on real estate property - Of Which: SME	6	1	0	0	0	0	0.41%	6	1	0	0	0	0	0.46%	6	1	0	0	0	0	0.50%
	Retail - Secured on real estate property - Of Which: non-SME	28	2	0	0	0	0	11.81%	27	3	1	0	0	0	12.55%	27	3	1	0	0	0	12.73%
	Retail - Qualifying Revolving	2	0	0	0	0	0	49.75%	2	0	0	0	0	0	48.21%	2	1	0	0	0	0	47.11%
	Retail - Other Retail	15	1	1	0	0	0	28.54%	14	1	2	0	0	0	26.36%	14	1	2	0	0	0	24.90%
	Retail - Other Retail - Of Which: SME	4	0	1	0	0	0	9.19%	4	0	1	0	0	0	10.17%	4	1	1	0	0	0	10.83%
	Retail - Other Retail - Of Which: non-SME	11	1	1	0	0	0	51.76%	10	1	1	0	0	0	42.13%	10	1	1	0	0	0	36.94%
	Equity	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**90,543**	**4,944**	**697**	**49**	**107**	**178**	**25.55%**	**90,774**	**4,221**	**1,189**	**26**	**86**	**296**	**24.87%**	**90,131**	**4,558**	**1,493**	**24**	**82**	**366**	**24.50%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

	(mln EUR, %)	Actual 31/12/2022* Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Société Générale S.A.	Central banks	3,808	0	833	0	1,181	77	0	0	0	0	0.00%
	Central governments	6.178	99	884	142	5.436	637	220	1	2	21	9.50%
	Regional governments or local authorities	895	9	171	10	815	25	16	5	0	6	41.17%
	Public sector entities	292	4	131	6	231	16	4	1	0	0	7.12%
	Multilateral Development Banks	1,101	0	58	0	1,046	45	20	1	1	7	35.76%
	International Organisations	30	0	0	0	30	0	0	0	0	0	0.00%
	Institutions	36,184	13	2,000	20	5,388	122	60	7	1	8	13.94%
	Corporates	34,129	649	32,149	713	35,439	6,296	2,454	158	735	1,727	70.38%
	of which: SME	6,676	414	5,723	472	5,698	1,227	1,470	38	52	1,034	70.33%
	Retail	29.632	1.059	19.278	1.236	23.520	6.856	2.546	196	304	1.476	57.98%
	of which: SME	14.797	479	8.445	595	9.611	5.298	1.150	75	60	669	58.22%
	Secured by mortgages on immovable property	12.624	327	5.718	321	11.512	1.291	588	46	114	261	44.37%
	of which: SME	776	72	305	67	728	59	147	3	8	75	51.28%
	Items associated with particularly high risk	233	41	349	62	224	12	59	1	1	18	29.84%
	Covered bonds	136	0	14	0	136	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18	0	119	0	18	0	0	0	0	0	0.00%
	Equity	1,222	0	1,098	0	1,222	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	38.841	0	32.211	0	22.225	16.620	0	2	2	0	0.00%
	Standardised Total	**165,322**	**2,202**	**95,012**	**2,509**	**108,423**	**31,996**	**5,967**	**419**	**1,162**	**3,525**	**59.08%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	18	0	0	0	18	0	0	0	0	0	0.00%
	Central governments	1.921	2	184	3	1.791	55	70	0	0	1	1.00%
	Regional governments or local authorities	339	5	74	5	280	5	8	1	0	3	39.78%
	Public sector entities	11	0	2	0	10	2	0	0	0	0	55.39%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	7.571	10	411	15	2.618	39	51	6	1	6	11.44%
	Corporates	8,163	114	7,491	115	10,271	1,459	203	19	573	80	39.50%
	of which: SME	806	60	705	71	763	43	103	2	2	42	41.19%
	Retail	8,248	275	5,285	349	6,846	1,610	566	27	186	290	51.27%
	of which: SME	4.383	171	2.470	222	3.101	1.289	345	21	16	173	50.18%
	Secured by mortgages on immovable property	2.150	54	982	54	2.005	156	76	4	11	22	29.02%
	of which: SME	239	5	111	5	227	14	7	1	0	2	23.97%
	Items associated with particularly high risk	69	0	104	0	70	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18	0	119	0	18	0	0	0	0	0	0.00%
	Equity	422	0	429	0	422	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	14,317	0	13,652	0	10,215	4,102	0	0	0	0	0.00%
	Standardised Total	**43,246**	**459**	**28,732**	**540**	**34,563**	**7,427**	**975**	**57**	**771**	**402**	**41.29%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	152	0	0	0	143	9	0	0	0	0	0.00%
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
	Public sector entities	1	0	0	0	0	1	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	30	0	0	0	30	0	0	0	0	0	0.00%
	Institutions	441	0	88	0	437	4	0	0	0	0	0.00%
	Corporates	439	0	275	1	198	240	3	0	0	1	31.10%
	of which: SME	16	0	12	0	7	9	1	0	0	1	100.00%
	Retail	497	2	289	2	25	472	13	0	0	11	85.21%
	of which: SME	466	2	266	2	9	458	13	0	0	11	85.74%
	Secured by mortgages on immovable property	4	0	1	0	4	0	1	0	0	0	58.77%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	384	0	384	0	384	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,386	0	882	0	182	1,204	0	0	0	0	0.00%
	Standardised Total	**3,334**	**3**	**1,920**	**3**	**1,402**	**1,931**	**16**	**0**	**0**	**12**	**75.32%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	8	0	1	0	8	0	0	0	0	0	0.00%
	Regional governments or local authorities	3	0	2	0	3	0	0	0	0	0	0.00%
	Public sector entities	8	0	2	0	8	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	28	0	14	0	27	0	0	0	0	0	0.00%
	Corporates	1.376	31	1.387	41	997	391	49	6	7	18	37.37%
	of which: SME	671	7	567	8	427	250	17	2	4	9	56.88%
	Retail	985	23	609	27	868	128	54	4	7	31	56.95%
	of which: SME	682	17	391	21	611	76	31	3	2	13	43.65%
	Secured by mortgages on immovable property	20	0	20	0	20	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1.237	0	762	0	985	252	0	0	0	0	0.00%
	Standardised Total	**3,664**	**54**	**2,797**	**68**	**2,916**	**772**	**103**	**10**	**14**	**49**	**47.59%**

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	10	0	0	0	10	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	1	0	0	0	1	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	221	0	45	0	97	0	0	0	0	0	0.00%
	Corporates	338	1	334	1	202	46	1	0	0	0	19.32%
	of which: SME	19	0	17	0	15	2	0	0	0	0	4.69%
	Retail	385	5	224	6	341	45	6	1	0	1	23.88%
	of which: SME	367	4	210	5	323	45	4	0	0	1	12.36%
	Secured by mortgages on immovable property	6	0	3	0	6	0	0	0	0	0	70.12%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	120	0	120	0	120	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	258	0	169	0	147	112	0	0	0	0	0.00%
	Standardised Total	**1,340**	**5**	**895**	**7**	**923**	**202**	**7**	**1**	**0**	**2**	**24.49%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	297	0	0	0	297	0	0	0	0	0	0.00%
	Central governments	429	0	1	0	429	0	0	0	0	0	71.86%
	Regional governments or local authorities	155	0	2	0	151	4	0	0	0	0	71.85%
	Public sector entities	3	0	1	0	3	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	8,926	0	167	0	199	4	0	0	0	0	0.00%
	Corporates	995	6	952	8	1,494	506	12	3	8	6	46.49%
	of which: SME	470	5	427	7	155	320	11	1	4	5	50.04%
	Retail	5,339	154	3,696	154	4,741	656	221	43	15	67	30.49%
	of which: SME	1,743	9	999	9	1,252	502	21	8	3	13	59.16%
	Secured by mortgages on immovable property	1,882	0	1,411	0	1,899	11	0	3	2	0	86.02%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	3,024	0	2,116	0	1,228	1,796	0	0	0	0	0.00%
	Standardised Total	**21,049**	**160**	**8,345**	**163**	**10,440**	**2,979**	**233**	**49**	**25**	**73**	**31.31%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	673	0	0	0	34	0	0	0	0	0	0.00%
	Central governments	608	0	4	0	608	0	0	0	0	0	22.04%
	Regional governments or local authorities	2	0	2	1	2	0	0	0	0	0	1.78%
	Public sector entities	72	4	72	6	71	2	4	0	0	0	0.14%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	6,738	0	445	0	571	0	0	0	0	0	0.00%
	Corporates	1,759	33	1,725	44	2,392	284	42	2	1	7	17.26%
	of which: SME	757	12	723	15	672	79	15	1	1	2	15.74%
	Retail	2,204	46	1,346	66	1,151	1,045	58	3	1	12	21.29%
	of which: SME	1,825	39	1,064	57	1,033	795	49	3	1	9	19.10%
	Secured by mortgages on immovable property	1,917	83	629	83	1,803	119	97	3	2	14	14.49%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	136	0	14	0	136	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	53	0	53	0	53	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	2,473	0	1,930	0	840	1,633	0	0	0	0	0.00%
	Standardised Total	**16,637**	**166**	**6,220**	**198**	**7,662**	**3,082**	**201**	**8**	**4**	**34**	**16.74%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	1,957	0	0	0	67	0	0	0	0	0	0.00%
	Central governments	359	0	12	0	356	3	0	0	0	0	100.00%
	Regional governments or local authorities	17	1	3	1	13	4	2	0	0	1	59.20%
	Public sector entities	3	0	1	0	1	2	0	0	0	0	22.90%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	598	0	38	0	75	28	0	0	0	0	76.78%
	Corporates	1,753	6	1,105	6	1,729	333	33	2	1	28	83.34%
	of which: SME	76	3	59	3	56	21	18	0	1	15	83.33%
	Retail	1,852	61	1,033	84	1,210	665	157	17	6	96	61.14%
	of which: SME	964	13	550	16	401	566	73	2	2	60	82.00%
	Secured by mortgages on immovable property	28	2	10	2	26	2	7	0	0	5	69.42%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	2	0	2	0	2	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	3,096	0	2,541	0	1,393	1,703	0	0	0	0	0.00%
	Standardised Total	**9,664**	**70**	**4,745**	**94**	**4,872**	**2,741**	**200**	**19**	**8**	**130**	**65.14%**

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

JAPAN (mln EUR, %)	Actual 31/12/2022* Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	1	0	0	0	1	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	672	0	15	0	59	0	0	0	0	0	0.00%
Corporates	86	0	70	0	12	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	32.15%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	3	0	3	0	3	0	0	0	0	0	0.00%
Securitisation											
Other exposures	45	0	63	0	44	0	0	0	0	0	0.00%
Standardised Total	**807**	**0**	**151**	**0**	**120**	**0**	**0**	**0**	**0**	**0**	**29.33%**

LUXEMBOURG (mln EUR, %)	Actual 31/12/2022* Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	23	0	4	0	22	1	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	56	0	23	0	42	14	0	0	0	0	0.00%
Corporates	223	0	228	0	338	17	0	0	0	0	0.00%
of which: SME	4	0	4	0	4	0	0	0	0	0	0.00%
Retail	155	1	91	2	5	150	1	0	0	0	3.06%
of which: SME	143	1	82	1	3	140	1	0	0	0	0.90%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	48.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	9	0	9	0	9	0	0	0	0	0	0.00%
Securitisation											
Other exposures	808	0	495	0	507	301	0	0	0	0	0.00%
Standardised Total	**1,275**	**1**	**850**	**2**	**924**	**483**	**2**	**0**	**0**	**0**	**6.94%**

UNITED STATES (mln EUR, %)	Actual 31/12/2022* Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	230	0	0	0	230	0	0	0	0	0	0.00%
Regional governments or local authorities	8	0	2	0	1	0	0	0	0	0	0.00%
Public sector entities	29	0	6	0	70	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	5.295	0	109	0	236	2	0	0	0	0	53.02%
Corporates	1.591	7	1.519	10	1.316	30	7	0	2	0	4.97%
of which: SME	131	6	103	10	119	16	7	0	0	0	4.54%
Retail	82	1	48	2	80	6	3	0	0	1	35.01%
of which: SME	81	1	47	2	78	6	2	0	0	0	17.19%
Secured by mortgages on immovable property	6	0	2	0	6	0	0	0	0	0	71.72%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	149	0	28	0	149	0	0	0	0	0	0.00%
Securitisation											
Other exposures	895	0	1.447	0	891	4	0	0	0	0	0.00%
Standardised Total	**8,285**	**9**	**3,160**	**13**	**2,978**	**43**	**10**	**0**	**2**	**2**	**15.63%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

Société Générale S.A. — Baseline Scenario (mln EUR, %)

	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,179	77	1	0	0	0	0.00%	1,178	77	3	0	0	0	0.00%	1,177	77	4	0	0	0	0.00%
Central governments	3,531	2,508	254	3	6	34	13.56%	3,605	2,417	271	3	4	41	15.28%	3,546	2,459	288	3	3	48	16.71%
Regional governments or local authorities	286	551	18	0	2	7	41.02%	298	538	20	0	2	8	40.92%	286	548	22	0	2	9	40.84%
Public sector entities	126	118	7	1	0	1	13.32%	121	120	9	0	0	1	15.96%	118	121	12	0	1	2	17.47%
Multilateral Development Banks	998	86	27	1	1	8	30.89%	985	90	35	1	1	10	27.54%	975	92	44	1	1	11	25.20%
International Organisations	29	0	0	0	0	0	13.27%	29	0	1	0	0	0	13.27%	28	0	1	0	0	0	13.27%
Institutions	5,184	310	76	2	1	10	13.46%	5,160	319	91	1	1	13	13.89%	5,135	330	105	1	1	15	14.13%
Corporates	31,516	9,586	3,088	119	465	1,951	63.17%	30,800	9,720	3,670	114	454	2,140	58.33%	30,113	9,833	4,244	111	432	2,326	54.81%
of which: SME	4,797	1,927	1,671	51	66	1,121	67.11%	4,603	1,929	1,863	46	59	1,201	64.48%	4,435	1,913	2,048	44	48	1,276	62.34%
Retail	21,577	8,099	3,246	151	141	1,730	53.30%	20,974	8,054	3,895	142	131	1,952	50.12%	20,366	8,032	4,524	137	109	2,166	47.87%
of which: SME	8,213	6,377	1,469	56	68	774	52.72%	7,909	6,381	1,769	52	60	861	48.66%	7,631	6,373	2,054	49	50	942	45.89%
Secured by mortgages on immovable property	11,470	1,067	853	46	46	338	39.63%	11,349	942	1,100	45	41	406	36.94%	11,145	905	1,341	44	35	471	35.15%
of which: SME	698	62	173	6	7	87	50.14%	675	62	196	5	6	96	48.99%	654	62	217	5	5	105	48.10%
Items associated with particularly high risk	218	10	67	1	1	19	28.95%	214	8	73	1	1	21	28.41%	210	7	78	1	0	22	28.04%
Covered bonds	136	1	0	0	0	0	45.00%	135	1	0	0	0	0	45.00%	135	1	0	0	0	0	45.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%
Equity	1,221	0	0	0	0	0	0.01%	1,221	0	1	0	0	0	0.01%	1,220	0	1	0	0	0	0.01%
Securitisation																					
Other exposures	3,397	35,414	34	14	6	14	41.10%	3,301	35,469	75	14	7	31	41.07%	3,224	35,503	119	13	6	49	40.98%
Standardised Total	**80,870**	**57,844**	**7,672**	**338**	**670**	**4,113**	**53.62%**	**79,369**	**57,773**	**9,243**	**322**	**643**	**4,624**	**50.02%**	**77,677**	**57,926**	**10,783**	**312**	**589**	**5,119**	**47.47%**

FRANCE — Baseline Scenario (mln EUR, %)

	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	18	0	0	0	0	0	0.00%	18	0	0	0	0	0	0.00%	18	0	0	0	0	0	0.00%
Central governments	874	971	71	0	1	1	1.47%	867	977	72	0	1	1	1.93%	861	982	73	0	1	2	2.38%
Regional governments or local authorities	1	284	8	0	0	3	39.78%	1	284	8	0	1	3	39.79%	1	283	8	0	1	3	39.79%
Public sector entities	4	8	0	0	0	0	51.71%	4	8	0	0	0	0	49.57%	4	8	0	0	0	0	48.07%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	2,543	104	61	1	1	7	11.03%	2,525	113	70	1	1	8	11.27%	2,506	124	78	1	1	9	11.35%
Corporates	9,152	2,460	321	15	328	125	38.87%	9,011	2,511	411	14	329	151	36.72%	8,849	2,583	501	14	331	177	35.31%
of which: SME	653	140	116	3	4	47	40.63%	639	141	129	3	4	52	40.08%	626	141	143	3	3	56	39.59%
Retail	6,230	2,075	717	24	17	321	44.76%	6,141	2,019	862	22	23	351	40.77%	6,029	1,996	997	21	22	380	38.10%
of which: SME	2,508	1,756	471	18	11	196	41.57%	2,398	1,751	586	16	11	216	36.91%	2,296	1,747	691	16	10	235	33.98%
Secured by mortgages on immovable property	1,781	345	112	6	14	34	30.21%	1,745	347	146	6	16	44	30.34%	1,703	353	181	6	16	55	30.37%
of which: SME	215	17	15	2	1	4	25.49%	205	18	23	2	2	6	26.81%	196	19	31	2	2	9	27.79%
Items associated with particularly high risk	68	0	2	1	0	1	43.20%	66	1	3	1	0	1	43.07%	65	2	4	1	0	2	42.99%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%
Equity	421	0	0	0	0	0	0.01%	421	0	0	0	0	0	0.01%	421	0	0	0	0	0	0.01%
Securitisation																					
Other exposures	1,020	13,291	6	2	0	2	44.08%	1,015	13,291	11	2	0	5	43.99%	1,010	13,290	16	2	0	7	43.97%
Standardised Total	**22,111**	**19,555**	**1,298**	**48**	**361**	**494**	**38.05%**	**21,815**	**19,566**	**1,584**	**46**	**371**	**565**	**35.70%**	**21,467**	**19,638**	**1,859**	**45**	**371**	**635**	**34.13%**

BELGIUM — Baseline Scenario (mln EUR, %)

	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	152	0	0	0	0	40.00%	0	152	0	0	0	0	40.00%	0	152	0	0	0	0	40.00%
Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
Public sector entities	0	1	0	0	0	0	0.01%	0	1	0	0	0	0	0.03%	0	1	0	0	0	0	0.02%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	29	0	0	0	0	0	13.27%	29	0	1	0	0	0	13.27%	28	0	1	0	0	0	13.27%
Institutions	437	4	0	0	0	0	35.81%	437	4	0	0	0	0	35.45%	437	4	0	0	0	0	35.22%
Corporates	128	307	6	0	1	2	32.63%	127	306	8	0	1	2	30.59%	126	305	10	0	1	3	29.44%
of which: SME	0	16	1	0	0	1	99.39%	0	16	1	0	0	1	98.78%	0	16	1	0	0	1	98.18%
Retail	22	473	14	0	0	11	78.05%	22	471	16	0	0	12	71.05%	22	469	18	0	0	12	65.95%
of which: SME	6	459	14	0	0	11	78.30%	6	457	16	0	0	11	71.17%	6	455	18	0	0	12	65.98%
Secured by mortgages on immovable property	4	0	1	0	0	0	62.33%	4	0	1	0	0	1	65.04%	4	0	1	0	0	1	66.88%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	383	0	0	0	0	0	0.01%	383	0	0	0	0	0	0.01%	383	0	0	0	0	0	0.01%
Securitisation																					
Other exposures	181	1,205	0	0	0	0	4.27%	170	1,216	0	0	0	0	25.68%	162	1,224	0	0	0	0	30.87%
Standardised Total	**1,185**	**2,143**	**21**	**0**	**1**	**14**	**63.91%**	**1,173**	**2,150**	**27**	**0**	**1**	**15**	**56.15%**	**1,162**	**2,156**	**31**	**0**	**1**	**16**	**51.29%**

CZECH REPUBLIC — Baseline Scenario (mln EUR, %)

	31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	8	0	0	0	0	40.00%	0	8	0	0	0	0	40.00%	0	8	0	0	0	0	40.00%
Regional governments or local authorities	0	3	0	0	0	0	10.17%	0	3	0	0	0	0	14.82%	0	3	0	0	0	0	18.57%
Public sector entities	8	0	0	0	0	0	0.50%	8	0	0	0	0	0	0.49%	8	0	0	0	0	0	0.49%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	26	2	0	0	0	0	44.99%	26	2	0	0	0	0	44.99%	26	2	0	0	0	0	44.99%
Corporates	745	625	66	1	9	28	42.92%	737	619	80	1	6	31	39.03%	730	613	93	1	6	34	36.66%
of which: SME	334	334	26	1	5	12	48.24%	331	331	33	0	4	14	41.77%	329	326	39	0	4	15	38.24%
Retail	801	176	72	7	11	51	71.32%	744	211	95	6	11	63	66.62%	701	229	119	6	11	76	63.52%
of which: SME	549	123	45	6	8	32	70.78%	509	144	64	5	8	42	65.44%	480	155	83	5	8	52	62.32%
Secured by mortgages on immovable property	0	20	0	0	0	0	27.51%	0	20	0	0	0	0	27.51%	0	20	0	0	0	0	27.51%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	332	904	0	0	0	0	0.01%	332	904	1	0	0	0	0.01%	332	904	1	0	0	0	0.01%
Standardised Total	**1,912**	**1,739**	**139**	**8**	**20**	**80**	**57.57%**	**1,846**	**1,768**	**176**	**7**	**18**	**95**	**53.71%**	**1,797**	**1,780**	**213**	**7**	**18**	**110**	**51.44%**

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

	(mln EUR, %)	Baseline Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Public sector entities	0	1	0	0	0	0	0.12%	0	1	0	0	0	0	0.12%	0	1	0	0	0	0	0.12%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	96	1	0	0	0	0	36.17%	96	1	0	0	0	0	37.67%	95	1	0	0	0	0	38.10%
	Corporates	152	93	4	0	0	1	15.23%	148	94	6	0	0	1	14.94%	144	95	9	0	0	1	14.84%
	of which: SME	1	16	0	0	0	0	6.04%	1	16	0	0	0	0	7.70%	1	16	0	0	0	0	9.36%
	Retail	323	56	12	0	1	3	22.59%	319	56	17	0	1	4	22.20%	314	55	22	0	1	5	21.99%
	of which: SME	309	53	10	0	1	2	17.30%	304	52	15	0	1	3	18.55%	300	52	20	0	1	4	19.15%
	Secured by mortgages on immovable property	6	0	0	0	0	0	68.23%	6	0	0	0	0	0	67.78%	6	0	0	0	0	0	67.90%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	120	0	0	0	0	0	0.01%	120	0	0	0	0	0	0.01%	120	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	1	257	0	0	0	0	19.95%	1	257	0	0	0	0	18.37%	1	257	0	0	0	0	17.44%
	Standardised Total	**708**	**409**	**16**	**1**	**1**	**3**	**21.52%**	**699**	**410**	**24**	**1**	**1**	**5**	**20.88%**	**691**	**410**	**32**	**1**	**1**	**6**	**20.56%**

	(mln EUR, %)	Baseline Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	297	0	0	0	0	0	0.00%	297	0	0	0	0	0	0.00%	297	0	0	0	0	0	0.00%
	Central governments	429	1	0	0	0	0	40.97%	429	1	0	0	0	0	40.50%	428	1	0	0	0	0	40.33%
	Regional governments or local authorities	147	8	0	0	0	0	46.04%	139	16	0	0	0	0	43.36%	131	24	0	0	0	0	42.32%
	Public sector entities	2	1	0	0	0	0	15.57%	2	1	0	0	0	0	14.73%	2	1	0	0	0	0	14.14%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	195	9	0	0	0	0	4.98%	194	9	0	0	0	0	8.77%	193	10	1	0	0	0	10.95%
	Corporates	1,358	623	32	1	9	9	27.10%	1,336	629	48	1	9	11	22.93%	1,312	637	64	1	7	13	20.75%
	of which: SME	145	324	17	1	4	7	42.52%	143	321	22	1	4	8	38.73%	141	319	26	1	3	9	36.19%
	Retail	4,592	651	375	21	5	95	25.43%	4,469	645	504	22	3	119	23.54%	4,343	642	633	21	3	142	22.41%
	of which: SME	1,225	513	37	2	2	15	41.84%	1,212	513	51	2	1	18	35.02%	1,198	512	65	2	1	20	31.16%
	Secured by mortgages on immovable property	1,825	6	79	11	1	12	15.55%	1,752	5	154	11	1	24	15.50%	1,679	4	228	11	0	35	15.49%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	308	2,713	3	0	0	1	16.09%	305	2,713	6	0	0	1	16.10%	302	2,713	10	0	0	2	16.10%
	Standardised Total	**9,152**	**4,012**	**488**	**34**	**15**	**117**	**23.87%**	**8,921**	**4,018**	**713**	**34**	**13**	**155**	**21.69%**	**8,686**	**4,032**	**935**	**33**	**10**	**192**	**20.54%**

	(mln EUR, %)	Baseline Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	34	0	0	0	0	0	0.00%	34	0	0	0	0	0	0.00%	34	0	0	0	0	0	0.00%
	Central governments	608	0	0	0	0	0	67.06%	608	0	0	0	0	0	57.47%	608	0	0	0	0	0	52.90%
	Regional governments or local authorities	2	0	0	0	0	0	4.39%	2	0	0	0	0	0	6.65%	2	0	0	0	0	0	8.60%
	Public sector entities	15	56	5	0	0	0	1.28%	14	56	6	0	0	0	2.00%	13	56	7	0	0	0	2.48%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	562	7	2	0	0	0	18.34%	558	10	3	0	0	1	20.71%	555	12	5	0	0	1	21.37%
	Corporates	2,092	551	75	1	3	10	13.93%	2,058	561	98	1	2	13	12.85%	2,022	576	119	1	2	14	12.13%
	of which: SME	571	158	37	1	2	6	15.14%	562	154	50	1	1	8	15.09%	551	153	62	1	1	9	15.05%
	Retail	920	1,261	73	1	1	14	18.87%	907	1,261	86	1	1	15	17.36%	893	1,262	99	1	1	16	16.28%
	of which: SME	813	1,004	60	1	1	10	17.02%	803	1,002	71	1	1	11	15.63%	794	1,001	82	1	1	12	14.65%
	Secured by mortgages on immovable property	1,783	110	126	1	1	16	12.37%	1,758	102	159	1	1	17	10.88%	1,726	98	195	1	1	19	9.83%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	136	1	0	0	0	0	45.00%	135	1	0	0	0	0	45.00%	135	1	0	0	0	0	45.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	53	0	0	0	0	0	0.01%	53	0	0	0	0	0	0.01%	53	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	0	2,472	1	0	0	0	28.40%	0	2,472	1	0	0	0	31.31%	0	2,472	1	0	0	0	32.90%
	Standardised Total	**6,206**	**4,458**	**281**	**3**	**5**	**40**	**14.37%**	**6,128**	**4,463**	**354**	**4**	**5**	**46**	**13.02%**	**6,040**	**4,478**	**427**	**4**	**4**	**51**	**12.06%**

	(mln EUR, %)	Baseline Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	66	0	0	0	0	0	0.00%	66	0	1	0	0	0	0.00%	66	0	1	0	0	0	0.00%
	Central governments	1	357	2	0	2	1	44.40%	104	253	3	0	1	1	42.29%	73	281	4	0	1	2	41.55%
	Regional governments or local authorities	14	3	2	0	0	1	58.50%	14	3	2	0	0	1	57.86%	14	3	2	0	0	1	57.25%
	Public sector entities	1	2	0	0	0	0	22.25%	1	2	0	0	0	0	21.62%	1	2	0	0	0	0	21.02%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	77	26	0	0	0	0	55.54%	78	24	0	0	0	0	49.19%	80	23	0	0	0	0	46.83%
	Corporates	1,406	646	44	1	4	29	65.82%	1,348	687	61	1	4	31	50.38%	1,308	706	81	1	4	33	40.60%
	of which: SME	13	63	19	0	1	15	82.69%	13	63	19	0	1	16	82.01%	13	63	19	0	1	16	81.29%
	Retail	1,140	705	187	6	5	106	56.99%	1,112	701	219	6	4	115	52.42%	1,081	698	253	6	3	123	48.81%
	of which: SME	346	612	82	2	3	63	77.25%	340	610	91	2	3	66	73.06%	333	608	100	2	2	70	69.74%
	Secured by mortgages on immovable property	26	1	8	0	0	5	63.76%	25	1	9	0	0	6	59.28%	24	1	10	0	0	6	55.61%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	31	3,066	0	0	0	0	42.99%	34	3,063	0	0	0	0	42.98%	36	3,060	0	0	0	0	42.98%
	Standardised Total	**2,763**	**4,806**	**243**	**7**	**11**	**142**	**58.68%**	**2,783**	**4,733**	**295**	**7**	**9**	**154**	**52.04%**	**2,685**	**4,774**	**353**	**7**	**8**	**166**	**46.95%**

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	59	0	0	0	0	0	0.01%	58	1	0	0	0	0	0.01%	58	1	0	0	0	0	0.01%
	Corporates	7	5	0	0	0	0	25.33%	7	5	0	0	0	0	36.02%	7	5	0	0	0	0	39.05%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	31.78%	0	0	0	0	0	0	31.39%	0	0	0	0	0	0	31.05%
	of which: SME	0	0	0	0	0	0	11.20%	0	0	0	0	0	0	11.20%	0	0	0	0	0	0	11.20%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	0	45	0	0	0	0	0.01%	0	45	0	0	0	0	0.01%	0	44	0	0	0	0	0.01%
	Standardised Total	**70**	**50**	**0**	**0**	**0**	**0**	**28.12%**	**69**	**50**	**1**	**0**	**0**	**0**	**28.37%**	**69**	**51**	**1**	**0**	**0**	**0**	**28.18%**

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	22	1	0	0	0	0	40.00%	22	1	0	0	0	0	40.00%	22	1	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	29	27	0	0	0	0	19.33%	29	26	0	0	0	0	22.90%	30	26	0	0	0	0	24.06%
	Corporates	308	45	3	0	0	0	15.62%	303	48	5	0	0	1	14.99%	297	51	7	0	0	1	14.47%
	of which: SME	0	4	0	0	0	0	0.01%	0	4	0	0	0	0	0.01%	0	4	0	0	0	0	0.01%
	Retail	4	151	3	0	0	0	14.74%	3	149	4	0	0	1	17.99%	3	147	6	0	0	1	19.32%
	of which: SME	2	140	2	0	0	0	14.60%	2	138	4	0	0	1	18.12%	1	137	6	0	0	1	19.49%
	Secured by mortgages on immovable property	0	0	0	0	0	0	48.51%	0	0	0	0	0	0	49.05%	0	0	0	0	0	0	49.62%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	9	0	0	0	0	0	0.01%	9	0	0	0	0	0	0.01%	9	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	504	304	0	0	0	0	2.36%	468	340	0	0	0	0	19.40%	439	369	0	0	0	0	25.07%
	Standardised Total	**876**	**527**	**6**	**0**	**1**	**1**	**15.68%**	**834**	**564**	**10**	**0**	**0**	**2**	**17.02%**	**801**	**593**	**14**	**0**	**0**	**2**	**17.35%**

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	230	0	0	0	0	0	40.00%	230	0	0	0	0	0	40.00%	230	0	0	0	0	0	40.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
	Public sector entities	66	3	1	0	0	0	31.34%	64	4	2	0	0	0	31.34%	62	5	2	0	0	1	31.34%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	231	6	0	0	0	0	42.28%	231	7	0	0	0	0	38.44%	230	8	0	0	0	0	36.32%
	Corporates	1,216	121	16	1	1	2	11.30%	1,202	127	24	1	1	3	13.96%	1,187	134	32	1	1	5	15.22%
	of which: SME	77	56	9	0	1	1	11.06%	75	56	11	0	1	2	15.08%	72	57	13	0	1	2	17.83%
	Retail	62	23	3	0	0	1	27.70%	60	24	4	0	0	1	23.42%	59	24	5	0	0	1	20.63%
	of which: SME	60	23	3	0	0	0	13.38%	59	24	3	0	0	0	11.69%	57	24	4	0	0	0	10.79%
	Secured by mortgages on immovable property	6	0	1	0	0	0	68.98%	6	0	1	0	0	0	67.06%	6	0	1	0	0	1	65.76%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	149	0	0	0	0	0	0.01%	149	0	0	0	0	0	0.01%	149	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	0	895	0	0	0	0	0.01%	0	895	1	0	0	0	0.01%	0	894	1	0	0	0	0.01%
	Standardised Total	**1,961**	**1,049**	**21**	**1**	**1**	**3**	**16.28%**	**1,942**	**1,057**	**32**	**1**	**1**	**5**	**17.26%**	**1,923**	**1,066**	**42**	**1**	**1**	**7**	**17.74%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Société Générale S.A.	Central banks	749	507	2	0	0	0	0.00%	732	488	37	0	0	0	0.00%	731	471	56	0	0	0	0.00%
	Central governments	3,235	2,795	263	3	20	38	14.47%	3,311	2,684	298	3	6	52	17.48%	3,252	2,710	331	3	4	65	19.73%
	Regional governments or local authorities	250	585	20	0	7	8	40.92%	275	556	25	0	5	10	40.75%	271	556	29	0	4	12	40.63%
	Public sector entities	122	120	9	1	1	2	19.29%	115	122	13	1	1	3	22.51%	110	123	17	1	1	4	23.93%
	Multilateral Development Banks	977	95	38	4	3	11	28.81%	945	104	62	3	3	16	25.73%	920	105	85	2	3	21	24.27%
	International Organisations	29	0	0	0	0	0	18.27%	28	1	1	0	0	0	18.37%	28	1	2	0	0	0	18.41%
	Institutions	5,020	461	88	3	2	11	12.29%	5,024	423	123	2	2	16	13.33%	4,989	436	144	2	2	19	13.50%
	Corporates	29,455	11,098	3,636	276	602	2,311	63.55%	28,565	10,763	4,861	213	563	2,745	56.47%	27,603	10,755	5,831	185	508	3,098	53.13%
	of which: SME	4,602	1,987	1,806	100	113	1,297	71.80%	4,253	1,998	2,144	75	98	1,456	67.90%	4,017	1,952	2,426	65	73	1,586	65.37%
	Retail	21,056	8,295	3,571	323	250	2,066	57.84%	19,972	8,304	4,646	246	228	2,533	54.51%	19,202	8,207	5,514	215	176	2,914	52.85%
	of which: SME	7,999	6,434	1,626	109	110	890	54.72%	7,484	6,469	2,106	86	97	1,059	50.28%	7,107	6,444	2,508	74	78	1,200	47.84%
	Secured by mortgages on immovable property	11,256	1,183	952	147	101	469	49.25%	10,905	1,067	1,419	113	84	671	47.30%	10,599	1,003	1,789	98	66	830	46.39%
	of which: SME	676	67	191	16	15	118	61.83%	629	69	235	10	13	144	61.00%	600	67	267	9	10	161	60.48%
	Items associated with particularly high risk	212	9	74	3	1	26	35.51%	200	7	88	2	1	30	34.29%	191	6	98	2	1	33	33.54%
	Covered bonds	135	1	0	0	0	0	45.00%	134	2	0	0	0	0	45.00%	134	2	0	0	0	0	45.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%
	Equity	1,221	0	0	0	0	0	0.01%	1,221	0	1	0	0	0	0.01%	1,220	0	1	0	0	0	0.01%
	Securitisation																					
	Other exposures	3,338	35,436	72	33	13	34	47.50%	3,153	35,538	155	24	14	74	47.73%	3,061	35,564	221	21	10	106	47.98%
	Standardised Total	**77,055**	**60,604**	**8,726**	**793**	**999**	**4,976**	**57.02%**	**74,578**	**60,078**	**11,730**	**606**	**908**	**6,151**	**52.44%**	**72,311**	**59,957**	**14,118**	**530**	**774**	**7,103**	**50.31%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	18	0	0	0	0	0	0.00%	18	0	0	0	0	0	0.00%	18	0	0	0	0	0	0.00%
	Central governments	874	971	71	0	1	1	1.57%	867	976	72	0	1	2	2.13%	860	982	73	0	1	2	2.66%
	Regional governments or local authorities	1	284	8	0	0	3	39.78%	1	284	8	0	1	3	39.79%	1	283	8	0	1	3	39.79%
	Public sector entities	4	8	0	0	0	0	51.21%	4	8	0	0	0	0	48.85%	4	8	0	0	0	0	47.51%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	2,430	207	71	1	1	7	9.92%	2,427	188	93	1	2	10	10.36%	2,402	199	106	1	1	11	10.38%
	Corporates	8,300	3,226	407	31	358	159	39.02%	8,346	2,967	620	22	351	218	35.18%	8,150	3,018	765	20	350	260	33.99%
	of which: SME	643	144	122	6	6	57	46.44%	621	146	143	5	6	65	45.74%	603	144	162	4	5	73	45.12%
	Retail	6,179	2,104	738	32	23	329	44.64%	6,089	2,016	916	27	28	372	40.60%	5,958	1,995	1,068	25	25	408	38.22%
	of which: SME	2,486	1,759	489	24	14	203	41.42%	2,351	1,754	629	20	13	231	36.66%	2,236	1,750	748	19	12	254	34.03%
	Secured by mortgages on immovable property	1,698	416	123	13	27	42	34.14%	1,672	383	183	9	26	65	35.66%	1,622	386	229	8	25	83	36.19%
	of which: SME	212	18	17	3	2	5	30.28%	199	20	28	3	3	9	33.65%	189	20	38	2	3	13	35.47%
	Items associated with particularly high risk	67	1	3	0	0	1	43.44%	64	1	6	0	0	3	43.41%	62	1	7	0	0	3	43.39%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%
	Equity	421	0	0	0	0	0	0.01%	421	0	0	0	0	0	0.01%	421	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	1,009	13,292	17	7	0	7	44.68%	993	13,292	32	4	0	14	44.64%	984	13,292	41	4	0	18	44.58%
	Standardised Total	**21,001**	**20,526**	**1,437**	**85**	**410**	**550**	**38.28%**	**20,902**	**20,133**	**1,930**	**64**	**408**	**686**	**35.57%**	**20,482**	**20,183**	**2,300**	**59**	**403**	**789**	**34.32%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	152	0	0	0	0	40.00%	0	152	0	0	0	0	40.00%	0	151	0	0	0	0	40.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
	Public sector entities	0	1	0	0	0	0	0.01%	0	1	0	0	0	0	0.03%	0	1	0	0	0	0	0.02%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	29	0	0	0	0	0	18.27%	28	1	1	0	0	0	18.37%	28	1	2	0	0	0	18.41%
	Institutions	435	6	0	0	0	0	35.91%	436	5	0	0	0	0	35.81%	435	5	0	0	0	0	35.43%
	Corporates	125	309	7	0	2	2	36.78%	121	309	10	0	1	4	35.05%	120	307	13	0	1	4	34.01%
	of which: SME	0	16	1	0	0	1	99.39%	0	16	1	0	0	1	98.78%	0	16	1	0	0	1	98.18%
	Retail	22	472	16	0	0	12	74.87%	22	468	20	0	0	13	64.61%	22	465	22	0	0	13	59.62%
	of which: SME	6	458	15	0	0	11	74.72%	6	454	19	0	0	12	64.30%	6	451	22	0	0	13	59.29%
	Secured by mortgages on immovable property	4	0	1	0	0	1	75.14%	4	0	1	0	0	1	78.44%	3	0	1	0	0	1	80.17%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	383	0	0	0	0	0	0.01%	383	0	0	0	0	0	0.01%	383	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	180	1,205	0	0	0	0	6.56%	159	1,227	0	0	0	0	35.41%	149	1,236	0	0	0	0	36.69%
	Standardised Total	**1,180**	**2,145**	**24**	**1**	**2**	**15**	**62.48%**	**1,154**	**2,163**	**33**	**1**	**2**	**17**	**53.31%**	**1,142**	**2,167**	**40**	**1**	**1**	**19**	**49.13%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	8	0	0	0	0	40.00%	0	8	0	0	0	0	40.00%	0	8	0	0	0	0	40.00%
	Regional governments or local authorities	0	3	0	0	0	0	14.58%	0	3	0	0	0	0	19.81%	0	3	0	0	0	0	23.12%
	Public sector entities	8	0	0	0	0	0	0.50%	8	0	0	0	0	0	0.49%	8	0	0	0	0	0	0.49%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	26	2	0	0	0	0	44.99%	26	2	0	0	0	0	44.99%	26	2	0	0	0	0	44.99%
	Corporates	732	637	69	2	11	30	44.13%	709	641	87	2	8	35	39.95%	709	625	102	2	7	39	37.67%
	of which: SME	329	339	27	1	6	13	49.53%	320	338	36	1	5	15	42.32%	320	330	43	1	4	17	38.79%
	Retail	731	244	74	10	21	54	72.74%	629	312	108	8	26	74	68.43%	579	322	148	7	26	97	65.52%
	of which: SME	521	150	47	9	14	34	73.08%	444	199	74	7	17	51	68.48%	403	210	105	6	18	69	65.70%
	Secured by mortgages on immovable property	0	20	0	0	1	0	50.30%	0	20	0	0	1	0	50.30%	0	20	0	0	1	0	50.30%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	332	904	0	0	0	0	0.01%	332	904	1	0	0	0	0.01%	332	904	1	0	0	0	0.01%
	Standardised Total	**1,829**	**1,819**	**143**	**12**	**33**	**84**	**58.82%**	**1,704**	**1,890**	**196**	**10**	**34**	**109**	**55.54%**	**1,654**	**1,885**	**252**	**9**	**33**	**136**	**53.87%**

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

	(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Public sector entities	0	1	0	0	0	0	0.12%	0	1	0	0	0	0	0.12%	0	1	0	0	0	0	0.12%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	95	2	0	0	0	0	36.44%	95	1	0	0	0	0	38.10%	95	2	0	0	0	0	38.32%
	Corporates	143	99	7	1	0	1	18.80%	138	98	12	1	0	2	18.51%	133	99	16	1	0	3	18.86%
	of which: SME	1	16	0	0	0	0	8.56%	1	16	0	0	0	0	12.17%	1	16	0	0	0	0	15.28%
	Retail	319	57	15	1	2	4	28.94%	312	56	24	1	2	7	28.88%	304	56	31	1	1	9	28.84%
	of which: SME	305	53	14	1	2	3	25.63%	297	53	22	1	2	6	26.76%	290	52	30	1	1	8	27.25%
	Secured by mortgages on immovable property	6	0	0	0	0	0	79.19%	6	0	0	0	0	0	80.00%	6	0	1	0	0	0	80.54%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	120	0	0	0	0	0	0.01%	120	0	0	0	0	0	0.01%	120	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	1	257	0	0	0	0	26.43%	1	257	0	0	0	0	24.53%	1	257	0	0	0	0	23.53%
	Standardised Total	**694**	**416**	**22**	**2**	**2**	**6**	**26.46%**	**682**	**415**	**36**	**2**	**2**	**9**	**26.07%**	**668**	**416**	**49**	**2**	**2**	**13**	**26.07%**

	(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	297	0	0	0	0	0	0.00%	297	0	0	0	0	0	0.00%	297	0	0	0	0	0	0.00%
	Central governments	429	1	0	0	0	0	40.88%	429	1	0	0	0	0	40.45%	428	1	0	0	0	0	40.30%
	Regional governments or local authorities	142	13	0	0	0	0	45.58%	147	8	0	0	0	0	43.07%	147	8	0	0	0	0	42.12%
	Public sector entities	2	1	0	0	0	0	16.30%	2	1	0	0	0	0	14.56%	2	1	0	0	0	0	13.90%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	193	11	0	0	0	0	6.65%	192	12	1	0	0	0	12.19%	190	13	1	0	0	0	13.44%
	Corporates	1,244	718	50	3	13	13	25.98%	1,236	690	86	3	11	18	21.35%	1,204	697	111	2	8	22	20.14%
	of which: SME	142	323	21	1	6	10	47.25%	137	319	29	1	4	12	42.58%	133	317	35	1	3	14	40.32%
	Retail	4,547	651	419	50	7	144	34.36%	4,351	646	621	33	5	198	31.82%	4,219	642	757	30	4	233	30.86%
	of which: SME	1,212	513	50	6	2	21	41.11%	1,184	512	78	4	2	27	34.54%	1,163	512	100	4	2	32	31.96%
	Secured by mortgages on immovable property	1,804	6	100	38	2	34	34.11%	1,689	5	216	31	2	74	34.08%	1,596	4	310	26	1	106	34.07%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	304	2,713	6	1	0	1	21.40%	298	2,713	13	1	0	3	21.43%	293	2,713	18	1	0	4	21.43%
	Standardised Total	**8,963**	**4,114**	**575**	**93**	**22**	**192**	**33.43%**	**8,640**	**4,076**	**937**	**68**	**17**	**293**	**31.22%**	**8,375**	**4,080**	**1,197**	**59**	**13**	**366**	**30.54%**

	(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	34	0	0	0	0	0	0.00%	34	0	0	0	0	0	0.00%	34	0	0	0	0	0	0.00%
	Central governments	608	0	0	0	0	0	67.06%	608	0	0	0	0	0	54.43%	608	0	0	0	0	0	48.27%
	Regional governments or local authorities	0	2	0	0	0	0	4.39%	0	2	0	0	0	0	7.73%	0	2	1	0	0	0	11.83%
	Public sector entities	14	56	5	0	0	0	3.00%	12	57	7	0	0	0	4.53%	11	57	9	0	0	0	5.30%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	545	22	3	1	0	0	13.73%	544	20	8	1	0	1	17.98%	539	22	11	0	0	2	18.47%
	Corporates	1,923	697	98	3	4	14	14.29%	1,908	660	149	3	4	19	12.87%	1,855	675	187	2	3	24	12.61%
	of which: SME	562	159	45	3	3	9	19.72%	542	156	69	2	2	14	20.06%	523	155	88	2	2	18	20.16%
	Retail	908	1,262	84	3	2	17	20.61%	878	1,265	111	2	2	21	18.78%	853	1,266	135	2	2	24	17.81%
	of which: SME	802	1,005	69	2	2	13	18.70%	780	1,004	93	2	1	16	16.94%	760	1,003	113	2	1	18	16.02%
	Secured by mortgages on immovable property	1,777	112	130	7	5	25	19.31%	1,713	113	192	6	4	34	17.85%	1,658	112	249	5	3	43	17.17%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	135	1	0	0	0	0	45.00%	134	2	0	0	0	0	45.00%	134	2	0	0	0	0	45.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	53	0	0	0	0	0	0.01%	53	0	0	0	0	0	0.01%	53	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	0	2,473	0	0	0	0	0.03%	0	2,473	0	0	0	0	0.07%	0	2,473	0	0	0	0	0.10%
	Standardised Total	**5,998**	**4,625**	**322**	**14**	**12**	**57**	**17.76%**	**5,885**	**4,591**	**469**	**12**	**10**	**76**	**16.28%**	**5,745**	**4,608**	**592**	**10**	**8**	**93**	**15.73%**

	(mln EUR, %)	Adverse Scenario 31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	0	66	0	0	0	0	0.00%	0	66	1	0	0	0	0.00%	0	66	1	0	0	0	0.00%
	Central governments	0	357	2	0	2	1	43.35%	104	251	4	0	1	2	41.73%	73	280	6	0	1	2	41.17%
	Regional governments or local authorities	14	3	2	0	0	1	58.28%	14	3	2	0	0	1	57.45%	14	3	2	0	0	1	56.69%
	Public sector entities	1	2	0	0	0	0	22.25%	1	2	0	0	0	0	21.62%	1	2	0	0	0	0	21.02%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	75	28	0	0	0	0	52.33%	76	27	1	0	0	0	45.73%	77	25	1	0	0	0	44.70%
	Corporates	1,333	708	55	3	8	31	56.18%	1,253	745	98	2	8	37	38.02%	1,203	755	139	2	7	43	31.35%
	of which: SME	13	64	19	0	1	16	84.11%	12	64	20	0	1	16	83.05%	11	64	20	0	1	17	82.03%
	Retail	1,123	707	201	14	8	125	62.19%	1,072	706	254	11	7	144	56.73%	1,033	701	297	10	5	160	53.70%
	of which: SME	340	612	88	5	5	68	76.96%	323	612	105	4	4	75	71.06%	312	608	120	3	3	81	67.60%
	Secured by mortgages on immovable property	26	1	9	0	0	5	63.74%	24	1	10	0	0	6	58.14%	23	1	12	0	0	6	54.10%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	30	3,066	0	0	0	0	43.00%	31	3,065	0	0	0	0	42.97%	34	3,062	0	0	0	0	42.97%
	Standardised Total	**2,603**	**4,939**	**270**	**17**	**18**	**164**	**60.73%**	**2,576**	**4,866**	**370**	**14**	**16**	**190**	**51.50%**	**2,458**	**4,895**	**458**	**12**	**13**	**214**	**46.64%**

2023 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	58	1	0	0	0	0	0.01%	58	1	0	0	0	0	0.01%	58	1	0	0	0	0	0.01%
	Corporates	7	5	0	0	0	0	29.56%	7	5	0	0	0	0	40.51%	7	5	0	0	0	0	41.74%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	31.70%	0	0	0	0	0	0	31.22%	0	0	0	0	0	0	30.77%
	of which: SME	0	0	0	0	0	0	11.20%	0	0	0	0	0	0	11.20%	0	0	0	0	0	0	11.20%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	0	45	0	0	0	0	0.01%	0	45	0	0	0	0	0.01%	0	44	0	0	0	0	0.01%
	Standardised Total	**69**	**51**	**0**	**0**	**0**	**0**	**28.79%**	**69**	**51**	**1**	**0**	**0**	**0**	**31.35%**	**69**	**51**	**1**	**0**	**0**	**0**	**31.04%**

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	22	1	0	0	0	0	40.00%	22	1	0	0	0	0	40.00%	22	1	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	29	27	0	0	0	0	23.73%	29	27	0	0	0	0	30.22%	29	26	0	0	0	0	30.05%
	Corporates	280	69	5	0	1	1	12.83%	279	66	11	0	1	1	11.69%	272	68	15	0	0	2	12.02%
	of which: SME	0	4	0	0	0	0	0.01%	0	4	0	0	0	0	0.01%	0	4	0	0	0	0	0.01%
	Retail	3	150	3	0	0	1	18.05%	3	147	6	0	0	1	24.09%	3	145	9	0	0	2	26.08%
	of which: SME	2	140	3	0	0	1	18.14%	1	137	6	0	0	1	24.41%	1	134	8	0	0	2	26.37%
	Secured by mortgages on immovable property	0	0	0	0	0	0	49.19%	0	0	0	0	0	0	50.75%	0	0	0	0	0	0	52.13%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	9	0	0	0	0	0	0.01%	9	0	0	0	0	0	0.01%	9	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	504	304	0	0	0	0	3.92%	433	374	1	0	0	0	31.40%	403	405	1	0	0	0	33.12%
	Standardised Total	**848**	**552**	**9**	**0**	**1**	**1**	**15.18%**	**775**	**615**	**18**	**0**	**1**	**3**	**17.00%**	**739**	**644**	**24**	**0**	**1**	**4**	**17.98%**

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	230	0	0	0	0	0	40.00%	230	0	0	0	0	0	40.00%	230	0	0	0	0	0	40.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
	Public sector entities	64	4	2	1	0	1	38.23%	61	6	3	0	0	1	38.24%	59	6	4	0	0	2	38.25%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	228	9	0	0	0	0	41.99%	229	9	0	0	0	0	37.85%	228	10	1	0	0	0	36.32%
	Corporates	1,146	182	26	3	2	4	13.88%	1,139	169	46	2	2	7	15.97%	1,118	176	60	1	2	10	16.83%
	of which: SME	75	57	11	1	2	2	18.61%	70	57	14	1	2	3	23.88%	67	58	18	0	1	5	26.75%
	Retail	60	24	4	0	0	1	28.62%	58	24	6	0	0	1	24.80%	56	25	8	0	0	2	22.97%
	of which: SME	59	24	4	0	0	1	16.81%	57	24	5	0	0	1	16.19%	55	25	7	0	0	1	16.07%
	Secured by mortgages on immovable property	6	0	1	0	0	0	78.40%	6	0	1	0	0	1	77.91%	6	0	1	0	0	1	77.73%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	149	0	0	0	0	0	0.01%	149	0	0	0	0	0	0.01%	149	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	0	895	0	0	0	0	0.01%	0	895	1	0	0	0	0.01%	0	894	1	0	0	0	0.01%
	Standardised Total	**1,884**	**1,114**	**33**	**4**	**3**	**6**	**18.28%**	**1,871**	**1,102**	**57**	**2**	**3**	**11**	**19.04%**	**1,845**	**1,111**	**74**	**2**	**2**	**15**	**19.53%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
Société Générale S.A.	Central banks														
	Central governments														
	Institutions														
	Corporates	8.823	0	1.255	0	5.504	4.742	2.535	2.233	784	667	9	36	65	8%
	Corporates - Of Which: Specialised Lending	2	0	1	0	1	1	1	1	0	0	0	0	0	-
	Corporates - Of Which: SME	4.706	0	664	0	3.157	2.685	1.197	1.052	352	301	5	20	34	9.62%
	Retail	3.513	0	317	0	1.834	0	1.485	0	194	0	7	23	26	13.61%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3.513	0	317	0	1.834	0	1.485	0	194	0	7	23	26	13.61%
	Retail - Other Retail - Of Which: SME	3.513	0	317	0	1.834	0	1.485	0	194	0	7	23	26	13.61%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	-
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**12,348**	**0**	**1,573**	**0**	**7,343**	**4,742**	**4,027**	**2,239**	**978**	**667**	**16**	**59**	**91**	**9.35%**

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
FRANCE	Central banks														
	Central governments														
	Institutions														
	Corporates	8,273	0	1.090	0	5.153	4.588	2.419	2.166	701	614	8	32	44	6%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	3.153	0	97	0	1.537	0	1.434	0	181	0	4	19	19	10%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**11,437**	**0**	**1,187**	**0**	**6,696**	**4,589**	**3,859**	**2,172**	**882**	**614**	**13**	**51**	**62**	7%

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
BELGIUM	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
CZECH REPUBLIC	Central banks														
	Central governments														
	Institutions														
	Corporates	506	0	152	0	348	153	89	47	68	44	1	4	18	27%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	359	0	220	0	296	0	50	0	13	0	2	4	8	61%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**865**	**0**	**372**	**0**	**645**	**153**	**139**	**47**	**81**	**44**	**3**	**8**	**26**	32%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	6%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	6%

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

		Public guarantees - Actual												
		31/12/2022												
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
JAPAN	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual												
		31/12/2022												
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
LUXEMBOURG	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual												
		31/12/2022												
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
UNITED STATES	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Société Générale S.A.	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	5,583	4,744	2,371	1,977	869	754	3	10	81	9%	5,641	4,856	2,252	1,799	930	819	3	18	89	10%	5,683	4,944	2,157	1,655	982	876	3	17	97	10%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	1,756	1,292	1,413	1,248	345	299	1	6	29	8%	1,689	1,234	1,342	1,182	482	423	1	6	32	7%	1,622	1,175	1,285	1,128	607	536	1	6	34	6%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	7,339	6,036	3,784	3,225	1,214	1,053	4	16	111	9.11%	7,331	6,089	3,594	2,981	1,412	1,242	4	24	121	8.59%	7,305	6,119	3,442	2,783	1,589	1,411	4	22	131	8.23%

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	5,228	4,584	2,260	1,918	785	701	3	10	60	8%	5,281	4,690	2,146	1,746	845	766	3	17	68	8%	5,322	4,777	2,053	1,603	897	823	3	16	75	8%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	1,459	1,291	1,362	1,247	332	299	1	6	21	6%	1,393	1,233	1,292	1,181	468	423	1	5	24	5%	1,325	1,174	1,234	1,128	593	536	1	4	26	4%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	6,686	5,874	3,622	3,165	1,117	1,000	4	16	81	7%	6,674	5,923	3,437	2,927	1,314	1,189	4	22	92	7%	6,648	5,951	3,287	2,731	1,490	1,358	4	20	101	7%

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	32%	0	0	0	0	0	0	0	0	0	30%	0	0	0	0	0	0	0	0	0	28%

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	350	156	87	44	68	44	0	0	18	27%	352	158	85	42	68	44	0	0	18	27%	353	159	84	41	68	44	0	0	19	27%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	296	0	50	0	13	0	0	0	8	60%	296	0	50	0	13	0	0	1	8	59%	296	0	50	0	14	0	0	1	8	58%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	646	156	137	44	82	44	0	0	26	32%	648	158	135	42	82	44	0	1	26	32%	649	159	134	41	82	44	0	1	26	32%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

SWITZERLAND

Public guarantees - Baseline Scenario (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	7%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	6%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	6%

GERMANY

Public guarantees - Baseline Scenario (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	39%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	39%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	39%

UNITED KINGDOM

Public guarantees - Baseline Scenario (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	4%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%

ITALY

Public guarantees - Baseline Scenario (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	43%	0	0	0	0	0	0	0	0	0	43%	0	0	0	0	0	0	0	0	0	43%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	42%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	42%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	42%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

Public guarantees - Baseline Scenario

JAPAN (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%

Public guarantees - Baseline Scenario

LUXEMBOURG (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	43%	0	0	0	0	0	0	0	0	0	43%	0	0	0	0	0	0	0	0	0	43%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	43%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	43%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	43%

Public guarantees - Baseline Scenario

UNITED STATES (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	3%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Société Générale S.A.	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	5,498	4,659	2,413	2,018	912	793	6	15	90	10%	5,548	4,766	2,251	1,798	1,024	909	4	23	105	10%	5,577	4,840	2,154	1,653	1,092	982	4	21	115	11%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	1,753	1,289	1,403	1,239	357	311	1	6	29	8%	1,682	1,227	1,316	1,158	515	453	1	6	32	6%	1,614	1,167	1,254	1,100	646	571	1	5	35	5%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	7,251	5,948	3,816	3,257	1,269	1,103	7	22	119	9.38%	7,230	5,993	3,568	2,957	1,538	1,362	5	30	138	8.95%	7,191	6,007	3,408	2,752	1,737	1,554	5	27	149	8.60%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	5,144	4,499	2,301	1,963	828	740	6	15	68	8%	5,190	4,602	2,144	1,744	939	856	4	22	84	9%	5,218	4,674	2,049	1,599	1,006	929	4	20	93	9%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	1,456	1,288	1,353	1,238	344	310	1	6	21	6%	1,385	1,227	1,266	1,158	501	453	1	5	24	5%	1,317	1,167	1,203	1,099	632	571	1	4	27	4%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	6,600	5,788	3,654	3,202	1,172	1,050	7	21	90	8%	6,575	5,829	3,410	2,902	1,440	1,309	5	27	108	7%	6,535	5,841	3,252	2,699	1,638	1,500	5	24	119	7%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	33%	0	0	0	0	0	0	0	0	0	32%	0	0	0	0	0	0	0	0	0	30%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	349	155	88	46	68	44	0	0	18	27%	350	156	87	44	69	44	0	0	19	27%	351	158	86	42	69	44	0	0	19	27%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	296	0	50	0	13	0	0	0	8	60%	296	0	50	0	13	0	0	1	8	59%	296	0	50	0	14	0	0	1	8	58%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	645	155	138	46	82	44	0	0	26	32%	646	156	137	44	82	44	0	1	26	32%	647	158	136	42	82	44	0	1	26	32%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	15%	0	0	0	0	0	0	0	0	0	13%	0	0	0	0	0	0	0	0	0	11%

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	4%	0	0	0	0	0	0	0	0	0	4%	0	0	0	0	0	0	0	0	0	3%

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	45%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	44%	0	0	0	0	0	0	0	0	0	44%	0	0	0	0	0	0	0	0	0	44%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	45%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	45%

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
Société Générale S.A.	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	503	220	421	81	43	10	39	0	8	6	8	21%
	of which: SME	498	217	417	81	42	10	39	0	8	5	8	21%
	Secured by mortgages on immovable property	1	0	1	0	0	0	0	0	0	0	0	20%
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	1,577	514	1,338	681	130	81	109	61	16	10	21	19%

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
FRANCE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	270	146	216	0	17	0	38	0	1	1	7	20%
	of which: SME	265	144	211	0	16	0	38	0	0	1	7	20%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	681	166	528	290	65	48	88	45	1	2	13	14%

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
BELGIUM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
CZECH REPUBLIC	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	7%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	7%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	7%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
JAPAN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
LUXEMBOURG	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

Société Générale S.A.

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	408	224	45	25	50	37	1	1	9	18.58%	394	214	47	28	62	44	1	2	11	17.81%	382	204	48	31	73	50	1	1	13	17.37%
of which: SME																														
Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	21.69%	1	0	0	0	0	0	0	0	0	23.02%	1	0	0	0	0	0	0	0	0	24.09%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	700	227	739	694	136	100	3	5	29	20.94%	668	217	745	695	163	109	3	5	34	20.67%	638	208	745	697	190	117	3	4	41	21.64%

FRANCE

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	208	147	16	12	47	36	0	0	8	17.52%	200	141	15	11	55	42	0	0	9	15.92%	192	135	15	11	63	49	0	0	9	14.78%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	58.93%	0	0	0	0	0	0	0	0	0	57.56%	0	0	0	0	0	0	0	0	0	56.27%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	227	151	354	349	99	81	0	0	14	13.92%	217	145	352	349	110	88	0	0	14	13.21%	207	139	352	348	120	94	0	0	15	12.66%

BELGIUM

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	10.19%	0	0	0	0	0	0	0	0	0	15.16%	0	0	0	0	0	0	0	0	0	16.75%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

CZECH REPUBLIC

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	7.08%	0	0	0	0	0	0	0	0	0	7.08%	0	0	0	0	0	0	0	0	0	7.08%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	7.08%	0	0	0	0	0	0	0	0	0	7.08%	0	0	0	0	0	0	0	0	0	7.08%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

Société Générale S.A.

Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	403	223	46	25	54	38	2	2	10	19.06%
of which: SME										
Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	40.05%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	677	226	744	692	155	103	7	11	38	24.23%

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	386	212	48	28	69	45	2	3	14	19.79%
of which: SME										
Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	42.97%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	625	216	745	690	203	116	6	10	51	25.16%

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	371	202	48	30	84	53	1	2	17	20.07%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	44.40%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	586	205	741	688	248	129	5	8	65	26.28%

FRANCE

Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	206	147	16	12	48	36	1	0	8	17.80%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	75.73%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	223	151	356	349	101	81	1	0	15	14.71%

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	197	141	15	11	58	42	1	0	10	16.55%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	73.55%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	212	144	353	349	113	88	1	0	16	14.18%

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	189	135	15	11	67	49	1	0	10	15.64%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	71.71%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	201	138	353	348	124	94	1	0	17	13.73%

BELGIUM

Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	13.37%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	20.27%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	22.00%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	0.00%

CZECH REPUBLIC

Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	7.08%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	7.08%

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	7.08%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	7.08%

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	7.08%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	7.08%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Société Générale S.A.

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Securitisations

Société Générale S.A.

	(mln EUR)	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	16,655						
	SEC-SA	7,111						
	SEC-ERBA	2,167						
	SEC-IAA	24,875						
	Total	**50,808**						
REA	SEC-IRBA	2,706	2,906	3,189	3,540	2,925	3,419	4,167
	SEC-SA	1,087	1,161	1,266	1,386	1,198	1,405	1,694
	SEC-ERBA	333	369	396	416	430	524	618
	SEC-IAA	3,825	4,230	4,657	5,162	4,419	5,292	6,521
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**7,951**	**8,665**	**9,508**	**10,505**	**8,973**	**10,640**	**13,000**
Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**1**	**0**	**0**

2023 EU-wide Stress Test: Risk exposure amounts

Société Générale S.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	298,003	310,079	317,980	324,912	319,361	338,783	348,506
Risk exposure amount for securitisations and re-securitisations	7,951	8,665	9,508	10,505	8,973	10,640	13,000
Risk exposure amount other credit risk	290,052	301,414	308,472	314,407	310,388	328,143	335,506
Risk exposure amount for market risk	15,240	15,240	15,240	15,240	18,815	20,743	20,702
Risk exposure amount for operational risk	46,023	46,032	46,032	46,032	46,454	49,891	49,891
Other risk exposure amounts	1,168	1,157	1,091	1,021	2,473	2,473	2,463
Total risk exposure amount	**360,435**	**372,508**	**380,344**	**387,204**	**387,103**	**411,889**	**421,563**
Total Risk exposure amount (transitional)	**360,465**	**372,426**	**380,298**	**387,204**	**386,837**	**411,862**	**421,563**
Total Risk exposure amount (fully loaded)	**360,435**	**372,508**	**380,344**	**387,204**	**387,103**	**411,889**	**421,563**

2023 EU-wide Stress Test: Capital

Société Générale S.A.

(mln EUR, %)

		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	**OWN FUNDS**		**69,724**	**70,150**	**70,201**	**68,891**	**59,934**	**58,118**	**56,196**
A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**48,639**	**49,159**	**49,211**	**47,900**	**36,935**	**36,105**	**34,546**
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		19,839	19,839	19,839	19,839	19,839	19,839	19,839
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		30,910	31,750	32,462	32,947	24,607	24,659	25,075
A.1.3	Accumulated other comprehensive income		-218	-218	-218	-218	-1,964	-1,964	-1,964
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-644	-644	-644	-644	-2,309	-2,309	-2,309
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		56	56	56	56	-27	-27	-27
A.1.3.3	Other OCI contributions		371	371	371	371	371	371	371
A.1.4	Other Reserves		4,075	4,075	4,075	4,075	4,075	4,075	4,075
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		1,881	2,033	2,060	2,084	2,059	2,142	2,171
A.1.7	Adjustments to CET1 due to prudential filters		-803	-803	-803	-803	-1,579	-1,579	-1,579
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-852	-852	-852	-852	-1,901	-1,901	-1,901
A.1.7.2	Cash flow hedge reserve		294	294	294	294	568	568	568
A.1.7.3	Other adjustments		-245	-245	-245	-245	-245	-245	-245
A.1.8	(-) Intangible assets (including Goodwill)		-5,639	-5,361	-5,263	-5,142	-5,361	-5,263	-5,142
A.1.8.1	of which: Goodwill (-)		-3,478	-3,478	-3,478	-3,478	-3,478	-3,478	-3,478
A.1.8.2	of which: Software assets (-)		-697	-419	-321	-200	-419	-321	-200
A.1.8.3	of which: Other intangible assets (-)		-1,465	-1,465	-1,465	-1,465	-1,465	-1,465	-1,465
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,068	-1,053	-968	-885	-4,436	-4,494	-4,482
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-38	-126	-136	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-71	-71	-71	-71	-17	-17	-17
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Société Générale S.A.

(mln EUR, %)

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-70	-70	-70	-70	-70	-70	-70
	A.1.14.1	of which: from securitisation positions (-)		-70	-70	-70	-70	-70	-70	-70
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-56	-243	-973	-2,950	-143	-615	-2,591
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-770	-770	-770	-770	-770	-770	-770
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,050	-525	-493	-428	-1,696	-984	-733
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	460	460	460	460	460	460	460	460
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		21	21	21	21	21	21	21
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		133	133	133	133	133	133	133
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		937	187	144	80	1,860	842	484
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		235	10	0	0	512	207	99
	A.1.22	Transitional adjustments		627	89	36	0	695	163	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		627	89	36	0	695	163	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		613	88	36	0	674	159	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		14	0	0	0	21	4	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Société Générale S.A.

(mln EUR, %)

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**10,089**	**10,089**	**10,089**	**10,089**	**10,089**	**10,089**	**10,089**
	A.2.1	Additional Tier 1 Capital instruments		7,288	7,288	7,288	7,288	7,288	7,288	7,288
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		-13	-13	-13	-13	-13	-13	-13
	A.2.4	Additional Tier 1 transitional adjustments		2,813	2,813	2,813	2,813	2,813	2,813	2,813
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**58,727**	**59,248**	**59,299**	**57,989**	**47,023**	**46,194**	**44,634**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**10,997**	**10,902**	**10,902**	**10,902**	**12,910**	**11,925**	**11,562**
	A.4.1	Tier 2 Capital instruments		8,261	8,261	8,261	8,261	8,261	8,261	8,261
	A.4.2	Other Tier 2 Capital components and deductions		-1,640	-1,735	-1,735	-1,735	274	-712	-1,075
	A.4.3	Tier 2 transitional adjustments		4,375	4,375	4,375	4,375	4,375	4,375	4,375
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**360,435**	**372,508**	**380,344**	**387,204**	**387,103**	**411,889**	**421,563**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**30**	**-82**	**-46**	**0**	**-266**	**-28**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**13.49%**	**13.20%**	**12.94%**	**12.37%**	**9.55%**	**8.77%**	**8.19%**
	C.2	**Tier 1 Capital ratio**		**16.29%**	**15.91%**	**15.59%**	**14.98%**	**12.16%**	**11.22%**	**10.59%**
	C.3	**Total Capital ratio**		**19.34%**	**18.84%**	**18.46%**	**17.79%**	**15.49%**	**14.11%**	**13.33%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**48,011**	**49,071**	**49,175**	**47,900**	**36,240**	**35,942**	**34,546**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**55,287**	**56,346**	**56,451**	**55,176**	**43,516**	**43,218**	**41,822**
	D.3	**TOTAL CAPITAL (fully loaded)**		**61,908**	**62,873**	**62,977**	**61,703**	**52,051**	**50,767**	**49,008**

2023 EU-wide Stress Test: Capital

Société Générale S.A.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		13.32%	13.17%	12.93%	12.37%	9.36%	8.73%	8.19%
	E.2	Tier 1 Capital ratio		15.34%	15.13%	14.84%	14.25%	11.24%	10.49%	9.92%
	E.3	Total Capital ratio		17.18%	16.88%	16.56%	15.94%	13.45%	12.33%	11.63%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		1,344,870	1,344,870	1344870	1344870	1344870	1344870	1344870
	H.2	Total leverage ratio exposures (fully loaded)		1,344,242	1,344,242	1344242	1344242	1344242	1344242	1344242
	H.3	Leverage ratio (transitional)		4.37%	4.41%	4.41%	4.31%	3.50%	3.43%	3.32%
	H.4	Leverage ratio (fully loaded)		4.11%	4.19%	4.20%	4.10%	3.24%	3.22%	3.11%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.16%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%
	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.66%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.12%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	R.1.1	of which: CET1		1.19%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
	R.1.2	of which: AT1		0.40%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.12%	10.14%	10.14%	10.14%	10.14%	10.14%	10.14%
	R.2.1	of which: CET1		5.69%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.78%	14.21%	14.21%	14.21%	14.21%	14.21%	14.21%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.35%	9.77%	9.77%	9.77%	9.77%	9.77%	9.77%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		48,530						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		362,373						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		13.39%						

2023 EU-wide Stress Test: P&L

Société Générale S.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	11,666	11,553	11,466	11,026	9,997	9,908	10,566
Interest income	28,674	48,301	45,032	39,913	63,301	60,114	52,189
Interest expense	-17,009	-36,748	-33,566	-28,887	-53,303	-50,206	-41,623
Dividend income	128	96	96	96	64	64	64
Net fee and commission income	6,158	6,158	6,158	6,158	3,490	4,415	5,152
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	5,188	4,203	4,203	4,203	-333	2,791	2,791
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,953		
Other operating income not listed above, net	3,437	1,771	1,702	1,653	1,618	1,541	1,500
Total operating income, net	26,577	23,781	23,624	23,136	12,884	18,719	20,073
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,571	-541	-1,385	-1,347	-4,502	-2,333	-2,036
Other income and expenses not listed above, net	-20,776	-18,113	-17,828	-18,181	-19,942	-16,628	-17,512
Profit or (-) loss before tax from continuing operations	4,230	5,127	4,411	3,609	-11,560	-243	525
Tax expenses or (-) income related to profit or loss from continuing operations	-1,331	-1,602	-1,370	-1,128	3,310	11	-200
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**2,899**	**3,526**	**3,041**	**2,480**	**-8,250**	**-232**	**325**
Amount of dividends paid and minority interests after MDA-related adjustments	3,274	2,686	2,329	1,995	-1,947	-284	-91
Attributable to owners of the parent net of estimated dividends	-375	840	712	485	-6,303	52	416
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	1,814	1,732	1,722
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Société Générale S.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	920
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	1000

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0